

Conditions short-term travel insurance standard cover

ABN AMRO Schadeverzekering N.V.

This is a translation of the original Dutch text. In the event of any disparity between the Dutch original and this translation, the Dutch text will prevail.

These conditions describe your insurance. This insurance covers the financial consequences of setbacks during a *trip*. In addition *you* can take out supplementary insurance to cover *winter sport* and skin-diving.

Do *you* have any questions? Call telephone number 0900 – 0024 (*usual call charges*).

What do these conditions say?

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What do the words in italics mean?

Some words in these conditions are printed in italics. These words have a special meaning. The interpretation of these words can be found in the list of definitions at the end of these conditions.



When do *you* have to call the ABN AMRO Emergency Service and how do *you* report a *claim*?

In the event of serious illness, *accident*, operation or hospitalization *you* must contact the ABN AMRO Emergency Service within 24 hours. *You* must also report this to your health insurer. The ABN AMRO Emergency Service can be reached at any time of the day or night on telephone number 0900 - 0024 (*usual call charges*) or from abroad on telephone number +31 26 400 23 45.

Does something happen to an *insured* during a *trip* which your insurance covers? Report this as quickly as possible. This is possible in two ways:

- ▶ *you* can call telephone number 0900 - 0024 (*usual call charges*);
- ▶ *you* can submit a *claim* in writing or online by means of a *claim* form. *You* can find the *claim* form on abnamro.nl. *You* will find it quickly if *you* search using the words 'schade reis' [damage trip].



What does your short-term travel insurance cover?

Your insurance covers the financial consequences of setbacks during a *trip*. The cause must be sudden and unforeseen.

Your insurance consists of various parts and applies in *Europe*. The cover and the area of cover is dependent on the choice that *you* have made and is stated on your policy.

Please note: The cover applies, unless there is a situation that your insurance never covers. Therefore, do not just read what your insurance covers, but also read what your insurance never covers.

What does your insurance cover during a *private trip of an insured*?

During a *private trip* of an *insured* your insurance covers:

- ▶ *help assistance* in case of an *accident*, illness, hospitalization or death of an *insured*;
- ▶ *help assistance* in case of a premature return journey of an *insured* to the Netherlands or in the event that the *means of transport* breaks down or the driver becomes incapacitated;
- ▶ *damage* to the *luggage* of an *insured*;
- ▶ a payment if an *insured* becomes permanently *disabled* or dies due to an *accident*;
- ▶ *medical expenses* incurred abroad due to illness or an *accident* of an *insured* during a *private trip* abroad;
- ▶ *unforeseen expenses* of an *insured*.

Please note: This is only covered if *we* give prior permission to incur costs in connection with:

- an illness or *accident* of an *insured*;
- death abroad or an *insured* becoming a missing person;
- an *insured* as only driver of the *means of transport* of an *insured* becoming incapacitated;
- failure of the *means of transport* during a *trip* and repairs of the *means of transport* not being possible within 2 days. Please note: This is also covered in case of failure within 2 days before the start of a *trip*;
- *damage* to a *holiday home* and an *insured* being responsible for this;
- irreparable *damage* to a tent which an *insured* uses during a *trip*;
- longer stay due to a strike, border closure or a *natural disaster*;
- over 8 hours of delay in the arrival of the *luggage* at the travel destination on the outward journey;
- a premature return journey of an *insured* in connection with a life-threatening illness, serious *accident* or death of a *family member* of an *insured* or *travelling companion*;
- a premature return journey of an *insured* in connection with serious *damage* to a home or company of an *insured* or *travelling companion* that requires immediate personal presence.

What does your insurance cover during a *private trip* if your *winter sport* and *skin-diving* are insured as well?

Does the policy say that your *winter sport* and *skin-diving* are covered? Then the cover of your insurance also applies while an *insured* is doing a *winter sport* or is *skin-diving*. And *we* cover the rental costs of *winter sports* or *skin-diving equipment* after theft or damaging of the *winter sports* or *skin-diving equipment* of an *insured*.



What does your short-term travel insurance never cover?

Your insurance NEVER covers *damage, a payout for an accident or costs:*

- ▶ caused or arisen before the start or after the end date of your insurance. Please note: Does your *trip* take longer due to a covered *event*? Then the cover is valid until the first possible return journey of an *insured* in his/her place of residence in the Netherlands;
- ▶ in connection with a *trip* to an area in respect of which the Ministry of Foreign Affairs has advised not to travel there. See also rijksoverheid.nl/reisadviezen. Please note: This does not apply if an *insured* demonstrates that he/she could not know this or that he/she was already in the area. In that case, the *insured* has to leave this area as soon as possible;
- ▶ that are covered or compensated based on a law, provision or another insurance. Or that would be covered or compensated on that basis if this insurance did not exist;
- ▶ due to or while an *insured* is doing a *winter sport* or is skin-diving. Please note: Does the policy say that your *winter sport* and skin-diving are covered? Then this does not apply;
- ▶ if national or international laws or rules prohibit this;
- ▶ due to *intent*, serious negligence or an illegal activity on the part of an *insured*;
- ▶ due to carrying out physical professional or commercial work;
- ▶ because an *insured* is under the influence of a *narcotic substance*;
- ▶ because an *insured* intentionally cooperates in a brawl or practices a *dangerous sport*;
- ▶ due to *acts of war* or a *nuclear reaction*;
- ▶ due to *terrorism* that is not covered by the Nederlandse Herverzekeringsmaatschappij Terrorismeschaden (NHT) [Dutch Terrorism Risk Reinsurance Company]. See also terrorismeverzekerd.nl.

Your insurance NEVER covers *damage to luggage:*

- ▶ caused or arisen because an *insured* was not careful enough. And did not do his/her utmost to prevent or limit the *damage*;
- ▶ during a *trip* with an aircraft, bus, train or boat for *valuable luggage* an *insured* did not bring as hand *luggage*;
- ▶ that is covered or compensated based on a law, provision or another insurance. Or that would be covered or compensated on that basis if this insurance did not exist;
- ▶ due to theft from a *motor vehicle* without *damage* caused by forcible entry;
- ▶ due to theft from a *motor vehicle* if it could be seen from the outside that it contained *luggage*;
- ▶ due to an *inherent defect* or if it stops functioning by itself;
- ▶ due to attachment or expropriation by the government;
- ▶ due to a plant, mould, bacteria, vermin or *damage* that only consists of *disfigurement*.

Your insurance NEVER covers a payout for an *accident:*

- ▶ caused or worsened by an existing illness or disorder of an *insured*;
- ▶ due to insanity, suicide or a suicide attempt of an *insured*;
- ▶ due to a voyage by air whereby an *insured* is the pilot.

Your insurance NEVER covers *unforeseen expenses:*

- ▶ due to breakdown of a *means of transport* because it is not properly maintained or too heavily loaded;
- ▶ due to *damage* to a tent that has an *inherent defect*;
- ▶ due to an *accident* that is not covered;
- ▶ that are not reasonable or necessary.

Your insurance NEVER covers *medical expenses:*

- ▶ that are not *medically necessary* or which can be delayed until the return to the Netherlands;
- ▶ of an *insured* who does not have a Dutch health insurance;
- ▶ that are covered or compensated based on a law, provision or another insurance. Or that would be covered or compensated on that basis if this insurance did not exist;
- ▶ that could be expected before the start of the *trip*;
- ▶ of dentures, an implant or incurred in a rest home or convalescence home;
- ▶ due to an *accident* that is not covered.

What happens if *you* report a *claim* to us and what do *we* pay out?

1

What do *we* do if *you* report a *claim* to us?

We will establish what happened. And the scope of your *claim*. *You* must provide us the information *we* need and must demonstrate your *damage*. Is *luggage* missing or was a crime committed? Then *you* must send us proof that the matter was reported to the police, hotel management or the transport company. What if *you* or another *insured* do/does not cooperate in the assessment of the *damage* or fail/fails to observe another obligation from the conditions? Then *we* may refuse to make a payout.

We sometimes ask an *expert* to assist us to determine the scope of the *damage*. *You* may also engage an *expert* yourself. *We* reimburse this up to the maximum amount that our *expert* charges. Does your *expert* charge more? Then *we* assess whether this is reasonable. *We* do not reimburse unreasonable costs.

What happens if both *you* and *we* each engage an *expert*? These *experts* will then first together appoint an independent *expert*. Your *expert* and our *expert* will subsequently each determine the scope of the *damage*. They will try to agree between themselves. If they cannot agree, the independent *expert* will decide the matter.

2

When does an *accident* have to be reported?

Does an *insured* become permanently disabled due to an *accident*? Then *you* must report this to us as soon as possible, but no later than 6 months after the *accident*.

Does an *insured* die due to an *accident*? Then the legal heirs must report this to us no later than 48 hours before the funeral.

3

How do *we* determine whether there is cover?

In order to determine whether there is cover *we* use these conditions, your policy and the information *we* received.

4

How do *we* determine the payout in case of covered *damage* to *luggage*?

In order to determine the payout *we* first determine the amount of the *claim*. In that context, the following applies:

- ▶ Is the *luggage* no more than 6 months old? Then the amount of the *claim* is the new value minus the residual value;
- ▶ Is the *luggage* more than 6 months old? Then the amount of the *claim* is the *current market value* minus the residual value.

We compensate the calculated amount of the *claim* up to the maximum insured sum. Unless the repair costs are lower. In that case *we* will compensate the repair costs. *We* may also compensate your *damage* in kind.

For the matters mentioned above, in case of *damage* to *luggage* the following maximum insured sums per *trip* apply:

	Maximum insured sum
Total for all <i>luggage</i> jointly	€ 1,400 per <i>insured</i>
▶ Photo, film, video or sound equipment	€ 500 per <i>insured</i>
▶ Computer equipment	€ 500 per <i>insured</i>
▶ Hearing aids or prostheses	€ 500 per <i>insured</i>
▶ Musical instruments or binoculars	€ 500 per <i>insured</i>
▶ Bicycles or wheelchairs	€ 500 per <i>insured</i>
▶ Surfing clothing, sailboards, inflatable or folding boats	€ 250
▶ Helmets, tools or <i>motor vehicle</i> accessories	€ 250
▶ <i>Things</i> bought or received during a <i>trip</i>	€ 350
▶ Personal jewellery, watches, (sun)glasses or contact lenses	€ 175
▶ Mobile phones, smartphones or tablets	€ 175

Please note: Can the *luggage* not be repaired? Then *we* may request and then keep the *luggage*. Is lost or stolen *luggage* recovered within 6 weeks? Then *you* must take it back. Have *you* already received a payout from us for this? Then *you* must repay this.

How do we determine the payout in case of covered permanent disability or death due to an *accident*?

For the payout in case of permanent disability we take the maximum insured sum as a starting point. The maximum insured sum is included in the overview below. We multiply this amount with the degree of disability of an *insured*. We establish this degree according to the *AMA rules*. In this context, we do not take into account an occupation or hobby. Permanent disability must be established by an independent doctor within 2 years after the *accident*.

Does an *insured* die before the degree of disability has been established? And this is not caused by the covered *accident*? Then we pay out an amount that is compatible with the reasonably expected permanent disability immediately prior to the death.

Please note: Was the *insured* already permanently disabled before the *accident*? And has his/her loss of function increased due to the *accident*? Then only the increased loss of function is included in determining the payout.

We establish the final payout for permanent disability as soon as this no longer changes. This is in any *event* done within 2 years after the *accident*. Does establishing a payout take longer than a year? Then we increase the payout after the first year with the statutory interest. We pay out the calculated amount for permanent disability to you.

Does an *insured* die due to an *accident*? Then we pay out the insured amount to the legal heirs. The insured amount is included in the overview below.

For a payout due to an *accident* the following maximum insured sums per *insured* per *trip* apply:

	Maximum insured sum
permanent disability due to an <i>accident</i>	€ 30,000
death due to an <i>accident</i>	€ 10,000

How do we determine the payout in case of covered *unforeseen expenses*?

We compensate covered *unforeseen expenses* based on the cost price up to the maximum insured sum that is included in the overview below. We compensate the following:

- ▶ extra travel expenses of an *insured* or the leasing of a similar replacement *means of transport*;
- ▶ extra accommodation expenses of an *insured* or the rent of a similar replacement *holiday home*. The extra accommodation expenses due to the breakdown of a *means of transport* or due to *damage* to a tent are covered up to a maximum of € 50 per *insured* per day;
- ▶ returning *luggage* of an *insured* to the residential address in the Netherlands due to a serious illness, *accident* or death of an *insured*;
- ▶ visiting costs in case of hospitalization of an *insured*;
- ▶ extra travel or accommodation costs for no more than 2 family members coming over for a visit of no more than 3 days to an *insured* in case of a serious illness or an *accident*;
- ▶ transportation of the body of a deceased *insured* person to the place of residence;
- ▶ a funeral of the deceased *insured* person abroad and the travel expenses of the family members for this end. But only if the body of the deceased *insured* person is not transported to the Netherlands;
- ▶ an investigation or rescue operation after an *insured* has been in an *accident* or has become a missing person;
- ▶ a premature return journey of an *insured* due to death, a life-threatening illness or an *accident* of a *family member*. Or due to serious *damage* to a home or a company of an *insured*. This also includes the costs to travel back within a month to the travel destination afterwards;
- ▶ skiing costs or *diving costs* paid in advance but not used by an *insured* who can no longer ski or dive due to an *accident*, hospitalization or a covered premature return journey;
- ▶ *damage* to a rented *holiday home* for which an *insured* is liable;
- ▶ extra telephone costs;
- ▶ clothing or toiletries because the *luggage* of an *insured* arrives at the travel destination more than 8 hours late on the outward and transit journey.

For *unforeseen expenses* the following maximum insured sums per *trip* apply:

	Maximum insured sum
costs of an investigation or rescue operation	€ 45,000 per <i>insured</i>
costs of a funeral abroad of an <i>insured</i> and travel expenses of family members in this context	€ 5,000
costs due to a breakdown of the <i>means of transport</i>	€ 1,600
costs in case of <i>damage</i> to a <i>holiday</i> home or tent	€ 700
visiting costs in case of hospitalization of an <i>insured</i>	€ 300
necessary purchases during a <i>trip</i>	€ 250
telephone costs other than to the ABN AMRO Emergency Service	€ 250

How do we determine the payout in case of covered *medical expenses*?

We compensate covered *medical expenses* based on the cost price up to the maximum insured sum that is included in the overview below.

We compensate the following:

- ▶ costs of a physician or specialist;
- ▶ costs of hospitalization or an operation;
- ▶ costs of transport of an *insured* to and from a physician or hospital;
- ▶ x-ray examinations or radiation treatments;
- ▶ prescribed medication, bandages or treatments by a physician;
- ▶ dental costs for emergency assistance or for follow-up treatment in case of an *accident*;
- ▶ a prosthesis that was prescribed within 1 year after an *accident*.

For *medical expenses* the following maximum insured sums per *insured* per *trip* apply:

	Maximaal verzekerd bedrag
dental costs	€ 500
costs of a prosthesis	€ 700

Does your health insurance fail to compensate one of the above-mentioned costs within a reasonable term to *you*? Then *we* will advance *you* this amount without interest. In that case, *you* do have to transfer the rights to compensation of these costs to us.



What other agreements are there?

When does your insurance start?

The insurance starts on the starting date. The starting date is on the policy.

When does your insurance end automatically?

Your insurance ends automatically on the end date. The end date is on the policy.

When may we terminate your insurance?

We may terminate your insurance in case of fraud committed by *you* or another *insured*.

When do you pay the premium?

You pay the premium prior to the start of your insurance.

Transfer or time-barring

In the event of *damage* or an *accident* you cannot transfer any objects to us.

Claims will be time-barred 3 years after a payout has been made for an *accident* or *damage*. Or 3 years after an *accident* or after *damage* arose and *you* did not report this to us.

Complaints

Do *you* have a complaint about this insurance or about our service? Then *you* can lodge this complaint with us. *You* can lodge your complaint by means of a complaint form. The complaint form can be found on abnamro.nl *You* will find it quickly if *you* search using the word 'klachten' [complaints]. Are *you* not satisfied with the outcome? Then *you* can present it to the independent Klachteninstituut Financiële Dienstverlening (Kifid) [Financial Services Complaints Authority], P.O. Box 93257, 2509 AG The Hague or via kifid.nl. *You* may also submit the complaint to a court in the Netherlands.

Protection of privacy and electronic recording

We are bound by the "gedragscode Verwerking Persoonsgegevens Financiële Instellingen" [Code of Conduct for the Processing of Personal Details by Financial Institutions]. This code of conduct can be found on verzekeraars.nl if *you* search for 'gedragscode' [code of conduct].

Do we communicate with each other electronically? For example, via internet, e-mail or telephone. Then *we* may record this communication electronically. As proof or to improve the service.

How do we protect you and ourselves against intentionally incorrect information, deception or misleading information?

We presume that *we* will be informed correctly and completely. If there is a suspicion of incorrect or incomplete information, deception or misleading information *we* may carry out an investigation. *We* do that in accordance with guidelines of the *Verbond van Verzekeraars* [Dutch Association of Insurers]. Because *we* work together with, *we* also follow their guidelines. More information on this can be found on deltalloyd.nl/over-ons/integriteit. Here *you* will also find the "Protocol Incidenten waarschuwingssysteem Financiële Instellingen" (PIFI) [Protocol for the Incidents Warning System of Financial Institutions]. This protocol sets out the rules which *we* abide by if an incident is recorded in a register.

After carrying out an investigation *we* will make a decision. For example, to immediately terminate the insurance or to not make a payout. *We* may also terminate other insurances with us. In addition *we* may decide to demand repayment of payouts and seek recovery of the investigation costs. *We* may also report the matter to the police. All these measures are to ensure that *you* do not pay unnecessary premium because others do not handle their insurance properly.

Dutch law

This insurance is governed by Dutch law. Does a dispute result in proceedings before a court? In that event, the dispute will be brought before a court in the Netherlands.

List of definitions



Definition	Explanation
Accident	<p>is a sudden and unexpected force as a result of which an <i>insured</i> suffers a physical injury or dies. The physical injury must be medically determinable and the force must be inflicted directly on the body of the <i>insured</i> from an external source. In our definition, <i>accident</i> also includes:</p> <ul style="list-style-type: none"> ▶ sprains, dislocation or tearing of a muscle or tendon; ▶ suffocating, drowning, freezing or sunstroke; ▶ infection of wounds or blood poisoning arising in connection with an <i>accident</i>; ▶ a lack of subsistence due to a shipwreck, getting lost, emergency landing, flood, being snowed in or ice-bound; ▶ complications or worsening of an injury due to the emergency response or medical treatment of an <i>accident</i>; ▶ lumbago, sprained muscles or strains; ▶ a tenosynovitis, whiplash or epicondylitis humeri (tennis elbow); ▶ skin injury of a hand or foot due to friction with a hard object; ▶ sudden poisoning as a result of inhaling a harmful gas, a harmful vapour or poisonous substance. Please note: this does not include poisoning due to the use of medicine or alcoholic beverage or an allergic reaction; ▶ an <i>accident</i> when saving or necessarily defending a human or animal; ▶ typhus, paratyphoid fever, dysentery or Weil's disease caused by: <ul style="list-style-type: none"> - an involuntary fall into the water or another liquid; - an attempt to save a human or animal from the water or another liquid.
Acts of war	<p>is organised violence as described in the Financial Supervision Act [Wet op het financieel toezicht]. <i>We</i> adhere to this description. To summarise, there are <i>acts of war</i> in the event of organised violence:</p> <ul style="list-style-type: none"> ▶ of a country, state or militant organisation which engages in war with military weapons; ▶ of an armed peace-keeping mission of the United Nations; ▶ of a population group or a large group of citizens who are engaged in a civil war; ▶ of a group or movement which rebels or riots against the government; ▶ of group members which mutiny against a ruling authority; ▶ of activists resulting in domestic unrest at various locations.
AMA rules	are the last known rules for establishing a degree of disability of the American Medical Association and the Netherlands Association for Neurology and the Netherlands Orthopaedic Association's additions thereto.
Claim	is a request to compensate <i>damage</i> to <i>luggage</i> , <i>unforeseen expenses</i> , <i>medical expenses</i> or a request for a payout for an <i>accident</i> .
Current Market Value	is the amount required to replace a <i>thing</i> immediately prior to the <i>damage</i> by an equal <i>thing</i> in the same condition. Please note: The same condition also means the same quality and age.
Damage	is material <i>damage</i> to or loss of a <i>thing</i> .
Dangerous sport	<p>is a sport with a higher than normal chance of physical injury. A <i>dangerous sport</i> in any case includes the following sports:</p> <ul style="list-style-type: none"> ▶ combat sports; ▶ ice hockey, bobsleighbing, tobogganing, speed skiing, speed racing, ski-jöring, ski jumping, ski flying, figure jumping on freestyle skis, ski mountaineering, para-skiing, heli-skiing or off-piste skiing; ▶ parachuting, bungee jumping, kitesurfing, hang-gliding or parasailing; ▶ abseiling, mountain climbing, white water rafting, canyoning, jet skiing or speleology; ▶ competitions with a <i>motor vehicle</i> or motor boat.
Delta Lloyd	is Delta Lloyd N.V. of which <i>we</i> are part.
Disfigurement	is discolouration, ageing, deformity, corrosion, stains, scratches, dings, small dents and other superficial <i>damage</i> which does not affect the normal use of a <i>thing</i> .
Diving costs	are costs of diving lessons or renting diving equipment.
Europe	is all countries of Europe. In our definition, <i>Europe</i> also includes Russia up to the eastern border of the Urals, Algeria, Egypt, Israel, Lebanon, Morocco, Syria, Tunisia, Turkey and the islands of Spain and Portugal.
Event	is an incident. <i>We</i> deem several incidents which have the same cause as 1 <i>event</i> .
Expert	is an expert person who adheres to the Loss Adjustment Organisations Code of Conduct [Gedragcode schade-expertiseorganisaties].
Family member	is a child, parent, grand child, grand parent, brother, sister, brother in law, sister in law or <i>partner</i> .

Flooding	is the giving way, breaking through or <i>flooding</i> of a dike, quay, sluice or other water defence. <i>Flooding</i> also includes water bursting the banks.
Help assistance	is help by the ABN AMRO Emergency Service.
Holiday home	is the accommodation of an <i>insured</i> at the travel destination. In our definition, <i>holiday home</i> does not include a hired camper van, touring caravan, boat and/or related <i>thing</i> .
Inherent defect	is <i>damage</i> which does not arise due to an external <i>event</i> , but due to a feature or defect of the <i>thing</i> itself.
Insured	is a person named on the policy as <i>insured</i> .
Intent	is a negligence that can be attributed to somebody.
Luggage	are all private <i>things</i> an <i>insured</i> brought on a <i>trip</i> for private use or which an <i>insured</i> has on him/her during a <i>trip</i> . <i>Luggage</i> also refers to travel documents or a <i>thing</i> an <i>insured</i> buys or rents during a <i>trip</i> . <i>Luggage</i> does not include: <ul style="list-style-type: none"> ▶ a <i>motor vehicle</i>, vessel, aircraft, trailer or outboard engine; ▶ a caravan or folding caravan. And everything that belongs to it; ▶ a that is moved; ▶ art, antiques, collections, stamps or photographs; ▶ any other documents than travel documents.
Means of transport	is a <i>motor vehicle</i> , bicycle, mope or pleasure boat with which an <i>insured</i> makes the biggest part of the <i>trip</i> . In our definition, <i>means of transport</i> also includes a caravan or trailer.
Medical expenses	are the <i>medically necessary</i> expenses for physicians, dentists, specialists, hospitalization and surgery. And x-ray examinations, radiation treatments, medication, bandages, treatments and prostheses prescribed by a doctor. And also <i>medically necessary</i> transportation of <i>you</i> to physicians and hospitals.
Medically necessary	is necessary according to a qualified doctor and there is no possibility of postponement.
Motor vehicle	is a car or a motorcycle that can be driven with a Dutch driving licence A or B/.
Narcotic substance	is a substance which causes a person to think or act with a decreased degree of awareness than he/she would have done had he/she not taken the substance.
Natural disaster	is an <i>avalanche</i> , <i>flooding</i> , being snowed in or another <i>natural disaster</i> .
Nuclear reaction	is a <i>nuclear reaction</i> whereby energy is released such as nuclear fusion, nuclear fission or radioactivity.
Partner	is a husband, wife, registered partner or the household member with whom an <i>insured</i> cohabits on a long-term basis.
Private trip	is a <i>trip</i> by a private person for relaxation in his or her free time. In our definition, this also includes holiday work, a training course or unpaid volunteer work during a <i>trip</i> . In our definition, this does not include business <i>trips</i> .
Ski costs	are costs of ski passes, lift passes, hired skis and skiing lessons.
Terrorism	is violent behaviour in the form of an attack or malicious contamination. And is intended to realise political, religious or ideological goals. A document has been prepared on the reinsurance of <i>terrorism</i> . Said document sets out what is insured. The document is called 'protocol afwikkeling claims' [Claims Handling Protocol]. The document can be found on www.terrorisneverzekerd.nl .
Thing	is a tangible object as described in the Dutch Civil Code.
Travelling companion	is another person with whom an <i>insured</i> makes a <i>trip</i> or with whom he/she is planning to make a <i>trip</i> .
Trip	is a stay outside the place of residence. A <i>trip</i> starts if an <i>insured</i> or his/her <i>luggage</i> leaves his/her home in the Netherlands and ends upon the return to the Netherlands. A <i>trip</i> in the Netherlands should at least have 1 booked overnight stay. In our definition, <i>trip</i> does not include a stay at a seasonal or annual site in the Netherlands.
Unforeseen expenses	are the reasonable extra expenses an <i>insured</i> necessarily has to incur due to an unexpected situation or <i>event</i> .
Usual call charges	are your <i>usual call charges</i> without surcharge. These charges are set by your telephone provider.
Valuable luggage	is the following <i>luggage</i> : <ul style="list-style-type: none"> ▶ Photo, film, video or sound equipment; ▶ Computer equipment, mobile phones, smartphones or tablets; ▶ Personal jewellery, money, valuable papers, (sun)glasses or contact lenses.
Verbond van Verzekeraars	[Dutch Association of Insurers] is an association that represents the interests of insurers. See also verzekeraars.nl .
We	is ABN AMRO Schadeverzekering N.V.
Winter sport	is a sport on ice or snow that an <i>insured</i> practises during a <i>trip</i> .
Winter sports or skin-diving equipment	are all <i>things</i> that an <i>insured</i> requires when practising the <i>winter sport</i> or when skin-diving.
You	is the person named on the policy as policyholder. This person took out the insurance and paid the premium.