

Conditions annual travel insurance

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 for the following parts of cover:

- ▶ *medical expenses*;
- ▶ *extended period of cover*;
- ▶ *winter sport*;
- ▶ *business trip*;
- ▶ *breakdown assistance in Europe*;
- ▶ *cancellation charges*.

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 hospitalisation *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 +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 +31 (0) 38 496 7123;
- ▶ *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'.



What changes must *you* always report?

You must report the following changes to us:

- ▶ if *you* move abroad. Then *you* will no longer be insured and the insurance will end;
- ▶ if your family situation as stated on the policy changes. Then *we* will adjust your premium accordingly.

Please note: *you* are required to report these changes within 14 days of their occurrence. If *you* fail to report a change on time, *you* could receive no or a lower payment in the event of *damage*.



What does your annual 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* or worldwide. The 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 of an *insured* to the Netherlands or in the event that a *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*;
- ▶ *unforeseen expenses* of an *insured*. Please note: This is only covered if *we* give prior permission to incur costs in connection with:
 - a disease or an *accident* of an *insured*;
 - death abroad of an *insured* or an *insured* becoming a missing person;
 - failure of the *means of transport* of another person with whom *you* travel and repairs not being possible within two days;
 - *damage* to a *holiday home* and an *insured* being liable for this;
 - irreparable *damage* to a tent an *insured* uses during a *trip*;
 - longer stay due to a strike, border closure or a *natural disaster*;
 - delay in the arrival of the *luggage* at the travel destination of more than 8 hours;
 - a premature return of an *insured* in connection with a life-threatening disease, serious *accident* or death of a *family member* of an *insured* or *travelling companion*;
 - a premature return 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 if your *medical expenses* are insured as well?

Does the policy say that your *medical expenses* are covered? Then your insurance also covers *medical expenses* incurred abroad due to illness or an *accident* of an *insured* during a *private trip* abroad. And the *costs of follow-up treatment* incurred by an *insured* in the Netherlands. Please note: *costs of follow-up treatment* by a dentist in the Netherlands are only covered in case of an *accident* abroad.

What does your insurance cover during a *trip* if your *winter sport* is insured as well?

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

What does your insurance cover during a *trip* if your *business trip* is insured as well?

Does the policy say that your *business trip* is covered? Then the cover of your insurance also applies during a *business trip* of an *insured*.

What does your insurance cover if your *breakdown assistance in Europe* is insured as well?

Does the policy say that your *breakdown assistance in Europe* is covered? Then your insurance also covers *breakdown assistance service* within *Europe*. Please note: This is only covered if *we* give prior permission to incur costs in connection with:

- ▶ *breakdown assistance service* in the event of *breakdown* of the *means of transport* of an *insured*;
- ▶ an emergency repair in the event of *breakdown* of the *means of transport* of an *insured*;
- ▶ an *insured* as only driver of the *means of transport* becoming incapacitated.



What does your annual travel insurance never cover?

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

- ▶ caused or arisen before the start or after termination of your insurance;
- ▶ caused or arisen after the maximum insured travel time that is stated on your policy. Please note: Does a *trip* take longer due to a covered *event*? Then the cover is valid until the first possible return journey of an *insured* in his 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 could not know this or that he was already in the area. In that case, the *insured* has to leave this area as soon as possible;
- ▶ if national or international laws or rules prohibit this;
- ▶ that falls under a *part of the cover* that is not stated on the policy;
- ▶ due to *intent*, serious negligence or an illegal activity on the part of an *insured*;
- ▶ due to carrying out physical work or work in a professional or commercial capacity;
- ▶ 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 nht.vereende.nl/downloads.

Your insurance NEVER covers **damage to luggage:**

- ▶ caused or arisen because an *insured* was not careful enough. And did not do his 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 by 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 that only consists of *disfigurement*.

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

- ▶ caused or worsened by an existing disease 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 failure 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 is covered by 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 a *trip*;
- ▶ of a dentures, implant or incurred in a rest home or convalescence home;
- ▶ due to an *accident* that is not covered.

Your insurance NEVER covers assistance due to **breakdown:**

- ▶ while the driver of the *means of transport* of an *insured* was not allowed to drive or sail pursuant to the law, laws or legislation of the government;
- ▶ if an *insured* is not the owner of the *motor vehicle* according to the National Vehicle and Driving Licence Registration Authority (RDW);
- ▶ if a *motor vehicle* of an *insured* has no valid periodic vehicle inspection while this is obliged by the law;
- ▶ during participation in a speed race or *off-road driving*.

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?

If *you* report a *claim* to us, *we* will determine what happened and whether the *damage* is covered. And the scope of your *claim*. *You* give us the information *we* need and *you* will 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 pay out this *damage*.

Sometimes *we* ask an *expert* to help us determine the cause and extent 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*. Then your *expert* and our *expert* will each determine the scope of the *damage*. They will try to agree between themselves. What happens if they cannot agree? Then the independent *expert* will decide the matter.

2

When does an *accident* have to be reported?

Has an *insured* been in an *accident*? And could this result in permanent disability? 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 amount of covered *damage* to *luggage*?

The amount of the *damage* is the new value immediately prior to the *damage* minus the sales value immediately after the *damage*.

Please note: Is the *luggage* more than 6 months old? Then *we* assume the *current market value* as point of departure, instead of the new value.

How do *we* calculate what amount will be paid out to *you*?

We base the payment on the amount of the *damage*. Note: If the repair costs are less than the amount of the *damage*, *we* will reimburse the *repair costs*. Does an excess apply? In that case, *we* will deduct this from the payment or from the compensation for the repair costs. *We* will pay out the remaining amount up to a maximum of the insured amount. *We* may also compensate the *damage* in kind.

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

	Maximum insured sum
Total for all <i>luggage</i> together	€ 2,500
▶ Photo, film, video or sound equipment	€ 1,750
▶ Computer equipment	€ 1,750
▶ Bicycles, baby carriages or wheelchairs	€ 1,000
▶ Personal jewellery, (sun)glasses or contact lenses	€ 500
▶ Mobile phones, smartphones, smartwatches or tablets	€ 500
▶ Cash or cash equivalents	€ 500 per <i>trip</i>
▶ Things bought or received during a <i>trip</i>	€ 350 per <i>trip</i>

Please note: *We* may also request the damaged *luggage*, have it repaired or replaced by a similar thing. If *we* request the damaged *luggage*, *we* will become the owner thereof after paying compensation. Is lost or stolen *luggage* recovered within six weeks? Then *you* must take it back. Have *you* already received a payout from us for this? Then *you* must repay this.

>> Words that appear in italics are explained in the list of definitions on page 9.

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 percentage according to the *AMA rules*. In this context, we do not take into account an occupation or hobby. Permanent disability has to 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 permanent disability before death that can reasonably be expected.

Please note: Was the *insured* already permanently disabled before the *accident*? And has his 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 in any case happens 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>	€ 100,000
death due to an <i>accident</i>	€ 35,000

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

We compensate covered *unforeseen expenses* based on the cost price up 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 failure of the *means of transport* of another person you are travelling with or due to *damage* to a tent are covered up to a maximum of € 100 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 two family members coming over for a visit of no more than three 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 *accident* of an *insured* or if an *insured* becomes 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;
- ▶ unused *diving costs* paid in advance of an *insured* who can no longer 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.

Does your policy say that your *winter sport* is covered? And can an *insured* no longer ski due to an *accident*, hospitalization or a covered premature return journey? Then the unused skiing costs of an *insured* paid in advance are covered.

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

	Maximum insured sum
costs of a funeral abroad of an <i>insured</i> and travel expenses of family members in this context	€ 5,000
costs due to failure of the <i>means of transport</i>	€ 2,500
costs in case of <i>damage</i> to a <i>holiday home</i> or tent	€ 1,500
necessary purchases during a <i>trip</i>	€ 500
telephone costs other than to the ABN AMRO Emergency Service	€ 350

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

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

- ▶ costs of a physician or medical specialist;
- ▶ costs of a hospitalization or operation;
- ▶ costs of transport of *you* 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:

	Maximum insured sum
<i>costs of follow-up treatment</i> (with the exception of dental costs) in the Netherlands	€ 1,550
dental costs abroad and <i>follow-up treatment</i> in the Netherlands	€ 750
costs of prostheses	€ 700

Does your health insurance fail to compensate 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.

How do we determine the payout in case of covered breakdown assistance in *Europe*?

We compensate covered breakdown assistance in *Europe* based on the cost price or up to the maximum insured sum. We compensate the following:

- ▶ emergency repairs along the road;
- ▶ the tow charges up to the nearest garage;
- ▶ the sending of parts;
- ▶ replacement transport in the event the *means of transport* of an *insured* breaks down during the *trip* or within 3 days prior to the *trip*. And repairs are not possible within 24 hours;
- ▶ a replacement driver and repatriation of the other *insured*;
- ▶ extra accommodation expenses due to failure of the *means of transport* of an *insured* are covered up to a maximum of € 100 per *insured* per day;
- ▶ the transport of the *means of transport* of an *insured* to an address in the Netherlands and possible trailer in the event that repair is not possible within 2 working days; Please note: Is the *current market value* of your *means of transport* lower than the transport costs? Then *we* compensate the costs of destruction and importation of your *means of transport*;
- ▶ the transport of *luggage* to an address to be determined by the policyholder.

For breakdown assistance in *Europe* the following maximum insured sums apply per *trip*:

	Maximum insured sum
Total for all costs due to failure of the <i>means of transport</i>	€ 2,500

>> Words that appear in italics are explained in the list of definitions on page 9.



What other agreements are there?

When does your insurance start?

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

In what situations may we change your insurance?

We may always change the conditions or premium of your insurance on the revision date. We may also change your insurance at other times:

- ▶ Has the policyholder reported a change in the risk? Or are the details on the policy incorrect? Then we may change the premium or conditions.
- ▶ Do we want to change the insurance for a specific group of insurances or policyholders at the same time? Then we may change the premium, conditions or discounts on a date we choose.

Do you not agree to a change? Then you may terminate the insurance. The insurance will then end on the date of change. What if you do not terminate the insurance? Then you accept the change.

When does your insurance change?

The insurance will be changed on the date of change. The date of change is on the changed policy. The policy that we have issued previously expires as of the change date.

When may you terminate your insurance?

You may terminate your insurance one year after the starting date at any time. This insurance may not be terminated with retroactive effect.

When may we terminate your insurance?

We may terminate your insurance on the revision date. The revision date is on the policy. We must give notice of the termination of the insurance 60 days before the revision date.

We may also terminate your insurance in the following situations:

- ▶ within 30 days after *damage* has been reported, rejected or paid out;
- ▶ if an insured person provides incorrect information, or commits fraud or deception;
- ▶ in the event of changes which you must report;
- ▶ if the ABN AMRO bank account that is linked to this insurance is closed;
- ▶ if you have not paid the premium despite a warning.

When and how do you pay the premium?

You pay the premium around the 1st of every month. This date is called the premium due date.

The premium, costs and insurance tax are automatically debited from your account. If this fails or we do not receive any premium? Then we will send you a warning. And if you still do not pay afterwards? Then cover automatically lapses 15 days after we have sent you a warning. And we may terminate the 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 three years after an *accident* or after *damage* arose and you did not report this to us.

Complaints

If you are not satisfied with this insurance or our service, you can file a complaint with us. For more information on how to report a complaint to us, please go to abnamro.nl/klacht. If you are not satisfied with the outcome, you can submit this to the independent Klachteninstituut Financiële Dienstverlening (Kifid) [Financial Services Complaints Tribunal], P.O. Box 93257, 2509 AG The Hague or via kifid.nl. You may also submit your 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’.

Do *we* communicate with each other electronically? For example, via internet, e-mail or telephone. Then *we* can 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 intentionally incorrect information, deception or misleading information *we* can carry out an investigation. *We* do that in accordance with guidelines of the *Verbond van Verzekeraars*. Because *we* work together with *Nationale Nederlanden*, *we* also follow their guidelines. *You* can find more information about this on abnamro.nl/kkv.

After carrying out an investigation *we* will make a decision. For example, to immediately terminate the insurance or not to make a payout. *We* may also terminate other insurances *you* have taken out with us. In addition *we* can decide to demand repayment of payouts and seek recovery of the investigation costs. *We* can 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.

Sanctions regulations

Sometimes, national and international (sanctions) rules may forbid us to conclude an insurance agreement with *you*. The insurance does not come into being if *you* or another interested party is on a national or international sanctions list. As *we* check this retrospectively, a ‘condition subsequent’ applies. The condition subsequent is: “The agreement will only be concluded if it does not appear from testing that it is prohibited, on the basis of sanctions rules, to provide financial services for or on behalf of: policyholder; insured parties, co-insured parties and other (legal) persons who could benefit from the existence of the agreement; representatives and authorised representatives of the policyholder’s company; ultimately beneficial owners of the policyholder’s company”.

Dutch law

This insurance is governed by Dutch law. Does a dispute result in a dispute before a court? Then, the dispute is submitted to a court in the Netherlands.

List of definitions



Definition	Explanation
Accident	<p>is a sudden and unexpected violence as a result of which <i>you</i> suffer a physical injury or die. The physical injury should be medically determinable and the violence must be inflicted directly on the <i>insured</i> from the outside. 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 ER 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 Dutch Financial Services Supervision Act. <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 a group or movement which rebels or riots against the government; ▶ of a population group or a large group of citizens who are engaged in a civil war; ▶ of activists resulting in domestic unrest at various locations; ▶ of an armed peace-keeping mission of the United Nations; ▶ of group members which mutiny against a ruling authority.
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.
Breakdown assistance service	is bringing to safety and keeping safe a <i>means of transport</i> . And the transport of these to one address in the Netherlands or possible destruction. <i>Breakdown assistance service</i> also includes the transport of the driver, passengers and <i>luggage</i> to one address in the Netherlands.
Breakdown	is a motoric, mechanic or electronic failure.
Business trip	is a <i>trip</i> with a business purpose whereby <i>you</i> visit a business contact, fair, seminar or convention. <i>Business trip</i> also includes volunteer work, study trips and internships abroad.
Cancellation charges	are the costs of cancellation, interruption or premature termination of a <i>trip</i> .
Claim	is a request to compensate <i>damage</i> to <i>luggage</i> , <i>unforeseen expenses</i> , <i>medical expenses</i> or costs for breakdown assistance or a request for a payout for an <i>accident</i> .
Costs of follow-up treatment	are the <i>medical expenses</i> incurred in the Netherlands as a consequence of illness or an <i>accident</i> during the <i>trip</i> abroad. The treatment must have been started abroad. These costs must have been incurred within 1 year of the first treatment abroad.
Current Market Value	is the new value of a thing less depreciation. Depreciation is based on age. <i>You</i> can find the depreciation list at abnamro.nl/afschrijvingslijst
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, kitesurfing, ski mountaineering, para-skiing, heli-skiing, off-piste skiing; ▶ parachuting, bungee jumping, hang-gliding, parasailing; ▶ abseiling, mountain climbing, whitewater rafting, canyoning, jet skiing, potholing or speleology; ▶ competitions with a <i>motor vehicle</i> or motor boat.
Disfigurement	is discolouration, ageing, deformity, corrosion, stains, scratches, dings, small dents and other superficial <i>damage</i> which do 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 <i>Europe</i> . In our definition, <i>Europe</i> also includes Russia up to the eastern border of the Urals, Algeria, 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 one <i>event</i> .
Expert	is an expert person who adheres to the Loss Adjustment Organisations Code of Conduct.
Family member	is a child, parent, grandchild, 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 negligence that can be attributed to someone.
Luggage	are all private things an <i>insured</i> brought on a <i>trip</i> for private use or which an <i>insured</i> has on him 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 <i>thing</i> that is moved and company equipment; ▶ 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>medical necessary</i> expenses for physicians, dentists, medical 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 an <i>insured</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/E.
Narcotic substance	is a substance which causes a person to think or act with a decreased degree or awareness than they would have done had they not taken the substance.
Nationale Nederlanden	is NN Group N.V. of which <i>we</i> are part.
Natural disaster	is an avalanche, <i>flooding</i> , being snowed in or another natural disaster.
Nuclear reaction	is a nuclear reaction whereby energy is released such as nuclear fusion, nuclear fission or radioactivity.
Off-road driving	is driving unnecessarily with your <i>means of transport</i> in a place where there is normally no car traffic.
Part of the cover	is a <i>part of the cover</i> which <i>you</i> can choose. <i>You</i> can choose for <i>medical expenses</i> , extended period of cover, <i>winter sport</i> , <i>business trip</i> , breakdown assistance in <i>Europe</i> or <i>cancellation charges</i> .
Partner	is a husband, wife, registered partner or the <i>partner</i> 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 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 trips.
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 nht.vereeende.nl/downloads .
Thing	is a tangible object as described in the Dutch Civil Code.
Travel companion	is another person with whom an <i>insured</i> makes a <i>trip</i> or with whom he 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 <i>luggage</i> leaves his home in the Netherlands and ends upon the return to the Netherlands. A <i>trip</i> in the Netherlands should at least have one 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, smartwatches or tablets; ▶ Personal jewellery, cash, cash equivalents, (sun) glasses or contact lenses.
Verbond van Verzekeraars	[Dutch Association of Insurers] is an association representing 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 <i>you</i> practise during a winter sports vacation.
Winter sports equipment	are all things <i>you</i> need during the <i>winter sport</i> .
You	is the person who is stated on the policy as policyholder. This person took out the insurance and paid the premium.