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.

How do you report that you have to cancel the trip?

Do you have to cancel the trip? 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’.

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 cancellation insurance cover?

Your insurance covers the financial consequences in the event of cancellation of your trip. The cause must be sudden and unforeseen at the time the trip is booked.

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?

Your insurance covers the cancellation charges of an insured worldwide due to:

- a serious illness, serious injury after an accident or death of an insured, partner or his/her family member;
- a serious illness, serious injury after an accident or death of a person abroad who an insured would stay with. And this is consequently no longer possible;
- a serious illness, serious injury after an accident or death of a manager of the affairs;
- a complication in case of pregnancy or existing illness of an insured, his/her partner or child living with him/her;
- pregnancy of an insured after the trip has been booked;
- a necessary operation of an insured, his/her partner or child living with his/her;
- the fact that an insured is unexpectedly given custody of an acknowledged adopted child as a consequence of which the trip cannot take place;
- cancellation of the trip intended for the adoption of an acknowledged adopted child;
- the fact that an insured cannot have a mandatory vaccination for a trip further to medical advice;
- serious damage to a home or a company of an insured or the company where the insured is employed, that requires immediate personal presence;
- damage to the holiday home of an insured. And staying there or somewhere else is not possible;
- unemployment of an insured by forced dismissal;
- the unemployed insured accepting an employment contract of at least 20 hours per week. Whereby personal presence is required;
- failure of the means of transport within 30 days before the start of the trip. And repairs or a replacement vehicle can no longer be arranged in time;
- unexpected allocation of a rented house or unexpected completion of an owner-occupied house during the trip or within 30 days prior to the trip. And the insured cannot postpone the date set for this purpose;
- an insured failing to obtain the required visa without fault on the part of an insured;
- a secondary school examination which an insured can only resit during the trip;
- a divorce or termination of a cohabitation contract of an insured;
- delay in departure or arrival of more than 8 hours of an aircraft, bus, train or boat. But only if the trip takes longer than 3 days;
- an event that happens to a travel companion. But only if this event is also covered under the cancellation cover of this travel companion.

What does your cancellation insurance never cover?

Your insurance NEVER covers cancellation charges:

- caused or arisen before the start or after the termination date of your insurance;
- if the start date of the insurance is more than 7 days after the booking of the trip;
- if national or international laws or rules prohibit this;
- 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;
- due to intent, serious negligence or an illegal activity on the part of an insured;
- due to acts of war or a nuclear reaction;
- due to terrorism that is not covered by the Nederlandse Hervézekeringsmaatschappij Terrorismeschaden (NHT) [Dutch Terrorism Risk Reinsurance Company]. See also nht.vereende.nl/downloads;
- due to an event that was foreseeable upon concluding your insurance or when booking a trip;
- due to failure of a means of transport because it has an inherent defect;
- 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.

Words that appear in italics are explained in the list of definitions on page 6.
What happens if you report a claim to us and what do we pay out?

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. What if you or another insured do/does not cooperate in the assessment of the claim or fail/fails to observe another obligation from the conditions? Then we may refuse to pay out a damage.

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.

How do we determine the payout in case of covered cancellation charges?
The amount of the payout for covered cancellation charges differs in a number of situations. In that context, the following applies:

- Does an insured cancel his trip before departure? Then we only compensate the part of the total travel costs for this insured. Is a part repaid by the agency where the trip was booked? Then we deduct that amount;
- Does an insured prematurely terminate the trip of does he have to interrupt the trip? Then we only compensate the part of the total travel costs of the missed travel days of this insured;
- Is an insured hospitalized with at least one overnight stay? Then we only compensate the part of the total travel costs of the days of hospitalization for all insured persons;
- Does an insured have more than 8 hours delay of an aircraft, bus, train of boat to the travel destination? Then in case of a delay of up to 20 hours we only compensate the part of the total travel costs of one day. In case of a delay of 20 to 32 hours we only compensate the part of the total travel costs of two days. In case of a delay of more than 32 hours we only compensate the part of the total travel costs of three days.

For cancellation charges a maximum insured sum per person per trip applies. This amount is on the policy. We never pay out more than this amount for cancellation charges.
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 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.

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 may you terminate your insurance?
You may terminate your insurance one year after the starting date at any time without giving reasons. You must give notice of the termination of the insurance 30 days before the desired termination date.

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
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’.

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.
### Definition | Explanation
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**Accident** | is a sudden and unexpected force as a result of which you suffer a physical injury or die. The physical injury should be medically determinable and the force must be inflicted directly on the body of the insured from an external source. In our definition, accident also includes:
- 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 accident;
- 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 accident;
- 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 accident when saving or necessarily defending a human or animal;
- typhus, paratyphoid fever, dysentery or Weil’s disease caused by:
  - 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** | is organised violence as described in the Dutch Financial Services Supervision Act. We adhere to this description. To summarise, there are acts of war in the event of organised violence:
- 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.

**Cancellation charges** | are the costs of cancellation, interruption or premature termination of a trip.

**Claim** | is a request for reimbursement of cancellation charges.

**Damage** | is material damage to or loss of a thing.

**Event** | is an incident. We deem several incidents which have the same cause as 1 event.

**Family member** | is a child, parent, grand child, grand parent, brother, sister, brother in law, sister in law or partner.

**Holiday home** | is the accommodation of an insured at the travel destination. In our definition, holiday home does not include a hired camper van, touring caravan, boat and/or related thing.

**Inherent defect** | is damage which does not arise due to an external event, but due to a feature or defect of the thing itself.

**Insured** | is a person named on the policy as insured.

**Intent** | is negligence that can be attributed to someone.

**Manager of the affairs of an insured** | is a person who represents the interest of an insured.

**Means of transport** | is a motor vehicle, bicycle, mope or pleasure boat with which an insured makes the biggest part of the trip. In our definition, means of transport also includes a caravan or trailer.

**Nationale Nederlanden** | is NN Group N.V. of which we are part.

**Nuclear reaction** | is a nuclear reaction 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 insured cohabits on a long-term basis.

**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 terrorism. Said document sets out what is insured. The document is called ‘protocol afwikkeling claims’ [Claims Handling Protocol]. The document can be found on nht.vereenede.nl/downloads.

**Thing** | is a tangible object as described in the Dutch Civil Code.

**Total travel costs** | is the amount that was paid before the start of the trip or has to be paid for the booked or reserved holiday home or transportation.

**Travel companion** | is another person with whom an insured has booked or makes a trip or with whom he is planning to make a trip.
Trip is a stay outside the place of residence. A trip starts if an insured or his luggage leaves his home in the Netherlands and ends upon the return to the Netherlands. A trip in the Netherlands should at least have 1 booked overnight stay. In our definition, trip does not include a stay at a seasonal or annual site in the Netherlands. 

Usual call charges are your usual call charges without surcharge. These charges are set by your telephone provider.

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.

You is the person who is stated on the policy as policyholder. This person took out the insurance and paid the premium.