

## Go Safe | Annual Travel Insurance

### Policy Conditions (REF GCTRIIBE-GS-EN-0515)

#### COMMON POLICY CONDITIONS

The following policy conditions are applicable to the entire insurance contract.

##### 1. DEFINITIONS

- **Policy holder:** the person signing the insurance contract.
- **Insured person:** the person specified in the policy, living in Belgium.
- Also insured under the ASSISTANCE FOR PERSONS cover:
  - the insured person's close family members, which includes children, grandchildren, parents, and grandparents, when accompanying the insured person on a trip abroad;
  - unmarried children residing elsewhere in Belgium, but usually living with the policy holder;
  - underage children of divorced parents, living in Belgium and financially supported by the parents;
  - persons who, as a passenger or driver of the insured vehicle, suffer a road accident;
- **Insurer:** the Insurer of this Travel Insurance General Conditions is "MAPFRE Asistencia, Compañía Internacional de Seguros y Reaseguros, S.A. branch in Belgium, also referred to as "The European", the Insurer issuing the policy which, in its capacity as Insurer and by collecting the premium, assumes the coverage of the risks that are the object of the contract according to the conditions of the policy.
- **Insured vehicle:** the vehicle(s), as specified in the policy, which is/are not older than 15 years, which are registered in Belgium and intended for personal, professional or business use including a camper van or motorcycle over 125cc, with a vehicle weight not exceeding 3.5 T in Belgium and 4.5 T for assistance abroad and a maximum of 8 seats, including the driver's seat.  
Also insured: a towed caravan, or any trailer, or a boat trailer with a weight restriction of 3.5 T and maximum dimensions of 8m x 2.5m x 2m.  
Anything transported on or in the trailer is not covered.

##### 2. TERM OF THE INSURANCE CONTRACT

The insurance contract is valid for one year from the date specified in the specific policy conditions. After each one-year term, the contract is automatically renewed for a further year.

##### 3. COVER START AND DURATION

- The insurance contract is effective when signed by the policy holder, accepted by the insurer, and full payment for the premium is received in the account of The European or its representative.
- For the assistance abroad and cover for Baggage and Physical Accidents, cover takes effect every time the insured person leaves his/her place of residence and ends upon his/her return to his/her place of residence.  
Cover is, however, always limited to a maximum stay abroad of 180 consecutive days.

##### 4. GEOGRAPHICAL SCOPE

- Insurance cover is valid worldwide.
- For vehicle assistance, the geographical scope is limited to countries listed on the insured vehicle's international motor insurance certificate.  
For Turkey, cover is limited to the European part of Turkey.
- BREAKDOWN COVER under the insurance contract is limited to Belgium and Luxembourg.

##### 5. PREMIUM

- a. Payment method: premiums, plus taxes and charges, are indivisible and payable in the home country of the policy holder. Premiums are due on receipt of an invoice or notice of the due date. For premiums which are not paid to The European directly, payment is considered made when it has been made to the insurance intermediary who holds the invoice drawn up by The European, or who acted as an agent for the contract.
- b. Failure to pay the premium by the due date is considered grounds for suspension of cover and termination of the contract, provided the policy holder has been notified.  
Notice of default is served by way of a bailiff's notification or by registered post. Notice of default advises that the contract will be cancelled unless payment is made by the policy holder within 15 days from the day after the notice was served or the day on which the registered letter was signed for.
- c. Suspension or termination will only take effect after expiration of the aforementioned term of fifteen days. If The European has suspended cover, suspension can be lifted through payment of overdue premiums by the policy holder, although interest may be added to the premiums. If The European has suspended cover and reserved the right to cancel in the notice of default served to the policy holder, the policy may be cancelled after the fifteen days, counted from the first day of suspension of cover. If The European did not reserve the right to cancel, a new formal notice of intention to cancel must be issued similar to b) above.
- d. Suspension of cover is without prejudice to The European's right to claim future payables, provided the policy holder has been declared in default in the way specified above.  
The European's right to this effect will, however, be limited to premiums for 2 consecutive years.
- e. In the event of non-payment, The European reserves the right to assign collection duties to a specialist third party within the set term. This third party will be authorised to collect the payable premium, plus default and collection charges of €25.00 and a fixed fee of €12.50.

##### 6. TERMINATION OF THE INSURANCE CONTRACT

- a. The contract can be terminated by either party every year, provided that notice of termination is given by registered post, bailiff's notification, or submission of a termination letter against receipt, within a notice period of at least three months prior to the annual expiry date.
- b. The European reserves the right to amend the premium or policy conditions without altering the risk. If The European amends the premium, the policy holder may terminate the contract within 3 months from receipt of notification of amendment. If the policy holder terminates the contract during this 3-month period, or after the contract expiry date, the notice period will be 1 month.
- c. The European reserves the right to terminate the agreement after a claim has been filed. The policy holder has that same right. Notice must then be given within one month from payment of the claim or refusal to pay the claim.  
Termination will then take effect at least three months after service of the notice. If the policy holder, insured person or beneficiary has failed to comply with one of his/her obligations arising from the claim with the intention of misleading the insurer, termination can take effect one month

after service of the notice. Premiums for the period after termination became effective will be refunded by The European.

- d. Notice can be given by a court bailiff, by submission of a termination letter against receipt or by registered post. Termination will only take effect after three months have passed, counted from the day after service of the notification, or the date of the receipt, or in the case of a registered letter, counted from the day after delivery of the letter by the postal service.
- e. For contracts with a term of more than 30 days, the parties are entitled to give notice of termination for the contract within 30 days after receipt of the policy or receipt of the insurance application by the insurer.  
When the policy holder gives notice, it will take effect immediately. When the insurer gives notice, it will take effect 8 days after receipt of notice received by registered post, counted from the day the registered letter was sent.

##### 7. DESCRIPTION OF THE RISK

The insurance is awarded and the premium set based on statements of the policy holder, who undertakes, both upon set-up of the contract and during its term, to provide all information relevant to assessing the extent of the risk to The European for cover to be appropriately defined.

##### 8. RISK REDUCTION

If during the term of the contract, the chance of the insured event occurring reduces considerably and permanently, and The European would have insured under different conditions had this been the situation when the contract was concluded, The European is required to lower the premium accordingly to reflect the risk reduction, and do so from the day on which they receive knowledge of the risk reduction. If the contract parties are unable to agree on a new premium within a month after the request for reduction by the policy holder, the latter party is entitled to terminate the contract.

##### 9. RISK INCREASE

- a. The policy holder is required, during the term of the contract and similar to when initially signing the contract, to notify the insurer of new circumstances or changes to circumstances that are of such a nature that they lead to a considerable and permanent increase of the chance of the insured event occurring.
- b. If during the term of the contract, the chance of the insured event occurring increases and The European would have insured under different conditions had this been the situation when the contract was concluded, The European must within one month from the day on which they learn of the increase in risk, propose a contract amendment with retrospective effect from the day of the increase.  
If The European can to prove that they would not have insured the increased risk, they are entitled to terminate within the same term. If the policy holder rejects the proposal for amendment, or if after one month of the proposed amendment it is not accepted, The European may terminate the agreement within 15 days.  
If The European has neither proceeded to terminate the contract, nor proposed an amendment as above, they will not be able to invoke the risk increase at a later stage.

##### 10. APPLICABLE LAW - LIMITATIONS PERIOD

This contract is governed by Belgian law. Any matters not covered by the policy conditions will be governed by the Insurance Act of 1992.  
Any legal claim resulting from this insurance contract will expire after a three year period, counted from the day of the event giving rise to the claim.

##### 11. SUBROGATION

The European automatically acquires the rights of the insured person with regard to liable third parties up to the amount of its cover, except for the amounts paid in the context of the PHYSICAL ACCIDENTS cover.

##### 12. PLACE OF RESIDENCE

The places of residence of the contracting parties are defined by law:

- for The European: this is its registered office;
- for the policy holder: this is the home address specified in the policy.

All correspondence with The European must be sent to its registered office to be valid.

##### 13. PROTECTION OF PRIVACY

Personal data submitted for this contract is protected in compliance with the Privacy Protection Act of 8 December 1992, governing the treatment of personal data.  
This data will only be used for identification of the policy holder and insured persons, to process claims, and to optimise relationships with existing clientele.  
Persons who provide proof of ID through a copy of their identity card are entitled to request access to their personal data, which the insurer has on file, and to have the insurer correct that data. The insurer will comply with any such request in accordance with the provisions of the aforementioned act. The right to access can be exercised at the address of the holder of the file: De Europese Goederen en Reisbagage Verzekeringmaatschappij N.V., Tweekerkenstraat 14 in 1000 BRUSSELS.

##### 14. GENERAL EXCLUSIONS

The European is not obliged under this contract to provide cover in case of claims caused by:

- a. intentional acts of the insured person;
- b. suicide by the insured person;
- c. excessive consumption of alcohol or use of medication or narcotics not prescribed by a physician;
- d. natural disasters, such as avalanches, falling rocks, rock slides, landslides, earthquakes, snow loads, hail, high water, flooding, forest fire, storm, hurricane, and all other weather conditions, unless the specific policy conditions for the cover the policy holder has taken out stipulate otherwise;
- e. fallout of nuclear or atomic accidents or radiation;
- f. war, strike, or uprising, as well as civil war or acts of violence with a collective motive, unless the specific policy conditions taken out stipulate otherwise;
- g. indirect costs.

## 15. QUALITY CONTROL

To keep improving, we continuously monitor the quality of our products and service levels. If despite our efforts you are not satisfied, please contact us, either by email (qualitycontrol@europese.be) or by sending a letter to:

The European – OMBUDSMAN, Rue de Trèves 45/1, 1040 Brussels. We will try to help you as soon as possible. You can also submit complaints to the Insurance Ombudsman at De Meeûssquare 35 in 1000 Brussels, fax: +32 (0)2 547 59 75, info@ombudsman.as www.ombudsman.as.

If necessary, you can also submit a dispute to the appropriate court in Belgium.

## Combined “Full Option” plan

If the policy holder has opted for the ‘Full Option’ plan, the insurance policy will cover the following amounts and eventualities:

- Assistance for persons
  - Assistance for the vehicle if the policy chosen includes the vehicle
  - Baggage insurance: €2,500 per person
  - Physical accidents: €25,000 in case of death or permanent disability
  - Cancellation and holiday interruption €2,500 per person - €12,500 per family
- Subject to payment of a surcharge, CANCELLATION cover can be extended to ALL RISKS policy conditions (see later).

## I. ASSISTANCE

### A. ASSISTANCE FOR THE INSURED PERSON

#### 1. REPATRIATION IN THE EVENT OF ILLNESS OR PHYSICAL ACCIDENT OF THE INSURED PERSON ABROAD

Immediately upon receipt of a call at its alarm centre, The European will contact its medical team and attending physician to make the necessary arrangements in line with medical advice.

If the physicians recommend repatriation, The European will organise, completely at its own cost, the repatriation of the insured person to his/her place of residence or the local medical centre, or if necessary, to a more appropriate medical centre by:

- air ambulance;
  - scheduled flight;
  - first class train, sleeping car, or couchette car;
  - ambulance;
  - another appropriate means of transport, taking into account the circumstances of the repatriation.
- Repatriation will be under the supervision of a physician and/or nurse, as required by the medical condition of the insured person.

The choice of the means of transport for repatriation and the medical centre is determined solely by the medical welfare of the insured person, and will be made by The European's medical team's physician after consultation with the local attending physician.

For countries outside Europe, the Mediterranean, the Canary Islands, or Madeira, repatriation will only be provided via regular scheduled airline flights.

#### 2. REPATRIATION IN THE EVENT OF DEATH OF THE INSURED PERSON ABROAD

In the event of the death of an insured person during a trip abroad, The European organises and covers the following as per the unanimous wishes of the next of kin:

- either the full costs of transport of the body from the place of death abroad to the cemetery in Belgium, in an EU member state, or in Switzerland;
  - or the funeral costs at the location abroad, limited to the cost of repatriating the deceased.
- b. The European also covers:
- the costs of the post-mortem treatment;
  - the coffin abroad, up to a maximum of €1,500.

#### 3. MEDICAL EXPENSES DUE TO ILLNESS OR PHYSICAL ACCIDENT ABROAD

In the event of illness or a physical accident of an insured person during a trip abroad, The European covers the following for each insured person up to a maximum of €2,000,000 per insured person:

- medical or paramedical fees;
- medication prescribed by the attending physician;
- admission and treatment costs in case of hospitalisation;
- costs of local transport to a medical centre abroad as prescribed by the attending physician;
- furthermore:
  - dental care abroad up to a maximum of €250 including costs of urgent repair of an insured person's dental prosthesis up to a maximum of €50;
  - hotel accommodation costs up to €65 per day for a maximum of 10 days for the insured person and insured partner or travel companion for the extension of the stay for medical reasons;
  - additional hotel accommodation costs for a higher comfort level on medical advice up to €25 per day for a maximum of 10 days;
  - taxi expenses incurred by the partner or travel companion abroad to visit the insured person in hospital. The European's cover is capped at €100 for all insured persons together;
  - reimbursement, up to a maximum of €250, of costs incurred abroad for contact lenses, prescription glasses, or prostheses, following a physical accident abroad;
  - the costs of one-time ambulance transport in Belgium to the medical centre that is located closest to the place of residence up to €200;
  - up to €12,500 of the costs of psychological assistance or treatment of the insured person abroad after a disaster, attack, or kidnapping, of which the insured person is the victim or a direct witness.

Medical and hospital costs abroad are only covered by The European after application of social security entitlements.

The European also reimburses for insured persons resident in Belgium, up to €6,200 per insured person, for the costs of medical and/or paramedical aftercare prescribed in Belgium for one year, if resulting from a physical accident that occurred on a trip abroad. This aftercare reimbursement does not apply to the costs of medical and/or paramedical care prescribed in Belgium after illness and in the case of aftercare resulting from a physical accident. Cover for paramedical costs is capped at €500.

#### 4. MEDICAL EXPENSES FOLLOWING AN ACCIDENT IN BELGIUM

If the insured person is involved in a physical accident in Belgium, The European covers resulting expenses for medical care prescribed by a physician, up to a maximum of €3,750, in addition to whatever they are entitled to from the state health insurance fund. Cover for paramedical costs is capped at €500.

#### 5. AMBULANCE TRANSPORT IN BELGIUM

If the insured person falls ill in Belgium or is involved in an accident, and needs an ambulance, The European covers the costs of an ambulance transport up to a maximum amount of €200, provided the cost is not covered by the state health insurance scheme.

#### 6. HELP FOR FAMILY MEMBERS

If the insured person is repatriated and hospitalised in Belgium, The European contributes towards the costs of help for the family at the residence of the insured person, up to a maximum amount of €250. One single claim per year is covered.

#### 7. EARLY RETURN FROM A TRIP

The European arranges and covers either the return journey of the insured person and insured close family members, or the outbound and inbound journey by train (first class) or by scheduled flight

(economy class) of the insured person, in the event of:

- death, serious illness, or physical accident of the insured person's partner or a close family member in Belgium;
- serious material damage to real estate owned or rented by the insured person for which he/she needs to return to the property;
- call-up of the insured person for an organ transplant, on the condition that he/she is on the Eurotransplant waiting list;
- urgent summons of the insured by a Belgian court, which was unknown on or before the departure date.

If the insured and insured's close family have to return, The European also covers the transport costs by train (first class) or scheduled flight (economy class) of other travel companions of the insured person, who are dependent on the insured and unable to return home with the planned means of transport without them.

#### 8. FAMILY ASSISTANCE

In the event of hospitalisation of the insured person abroad as a result of illness or a physical accident, The European organises and covers:

- the outbound and inbound journey of a close family member by train (first class) or scheduled flight (economy class) to join the insured person, provided the seriousness of the medical condition necessitates this;
- the outbound and inbound journey by train (first class) or scheduled flight (economy class) of a family member or another person designated in the policy by the family to look after the insured children while on their return journey to their place of residence, provided the person's place of residence is in Belgium, the European Union or Switzerland, and provided the children are unable to manage on their own. Transport costs for the return journey of the insured children are also covered;
- furthermore the accommodation costs for the family member or other designated person at the location where the insured children are to be collected is covered up to a maximum of €625.

#### 9. ADDITIONAL RETURN COSTS

If an insured is repatriated or in the event of death of the insured person abroad, The European covers additional transport costs for the return journey by train (first class) or scheduled flight (economy class) to the place of residence for the insured's family members and the insured's travel companions, who depend on the insured for the return journey.

#### 10. MEDICAL ADVICE

The European's medical team is available 24 hours a day for any insured who wishes to obtain information or medical advice relating to the country of destination for a planned trip.

#### 11. SENDING MEDICATION ABROAD

If the insured is ill abroad, The European, after consultation with the medical team, provides any essential medication prescribed by a physician, if this medication is not available at the location, but is available in Belgium.

#### 12. COMMUNICATION OF URGENT MESSAGES

If the insured calls on one of the forms of assistance provided in the policy and he/she wants to inform his/her family members or other people, The European delivers the message to those concerned. The European cannot under any circumstances be held liable for the content of the message, however, which is subject to Belgian and international legislation.

#### 13. LOSS OR THEFT OF BAGGAGE ABROAD

With loss or theft of the insured person's baggage abroad, The European organises and pays for one suitcase with personal items to be sent to the insured's accommodation abroad.

This suitcase must be delivered to The European's alarm centre by a family member or by a person designated by the insured.

#### 14. LATE DELIVERY OF BAGGAGE ABROAD

If baggage sent abroad is delivered late by the carrier, i.e. with a delay of at least 12 hours, The European reimburses any expenses incurred to obtain essential items, for which the insured can submit receipts, up to a maximum of €250. This reimbursement cannot be added to identical cover provided under a baggage insurance policy with The European and/or compensation offered by the air carrier.

#### 15. REFUND OF SKI LIFT PASS AND SKI LESSONS

In the event that, as a result of illness or an accident abroad, the insured is unable to continue to ski, after submission of a medical certificate issued by a physician abroad, The European refunds any unused days left on the insured's ski pass and for ski lessons the insured is unable to take.

#### 16. LOSS OF TRAVEL DOCUMENTS ABROAD

In case of loss or theft of required travel documents (ID card, passport, driving licence, etc.) of the insured abroad, The European reimburses administrative fees for replacement of the document, on the condition that the insured has fulfilled all the required formalities abroad (reporting to the authorities, police, embassy, consulate, etc.). Possible travel expenses are not covered.

For loss or theft of tickets, The European provides, upon the insured's request, the necessary replacement tickets to allow him/her to continue the trip, on the condition that the insured pays the value of the tickets in advance into The European's account.

#### 17. RETURN OF PETS

Domesticated pets are transported/repatriated along with the insured if they would otherwise stay behind abroad as a result of an early and insured return home of all the insured persons.

#### 18. VET FEES

In the event of illness or accident abroad of the insured's pet, The European reimburses to a maximum of €250 for veterinary care abroad.

#### 19. ASSISTANCE FOR HOSPITALISATION OF AN INSURED PERSON'S CHILD IN BELGIUM

The European arranges and pays for repatriation of all insured persons if an under-age child of the insured person must be hospitalised in Belgium for at least 48 hours. The European on the insured person's request and in consultation with its medical team, arranges for the hospitalisation and covers any transport costs. The development of the hospitalised person's state of health is monitored by The European's medical team until the parent(s) has(have) returned to their place of residence. The costs of the hospitalisation of the child remain the responsibility of the insured person.

#### 20. INTERPRETATION AND/OR TRANSLATION EXPENSES

The European covers a maximum of €125 for interpretation and translation services used by the insured abroad to protect his/her interests.

#### 21. TERRORISM, NATURAL DISASTERS, AND EPIDEMICS

##### Terrorism

If the Insured is prevented from embarking on his/her return trip on the scheduled date due to a terrorist attack in the country of destination, which is recognised as such internationally, The European reimburses the required extra accommodation costs up to a maximum of €125 per day for a maximum of 10 days.

The European also reimburses any rebooking fees, if the insured person is prevented from returning on a flight as planned.

The European also reimburses, within the limits of the amount insured, medical costs abroad of an injured insured, and arranges, within the limits what is possible under the circumstances, the repatriation of the injured person.

#### Natural disasters and epidemics

If the insured, due to a natural disaster (avalanche, flooding, forest fire, earthquake, etc.) or epidemic in the country of destination, recognised as such by the World Health Organisation, is prevented from embarking on his/her return trip on the scheduled date, The European reimburses the required extra accommodation costs up to a maximum of €125 a day for a maximum of 10 days.

The European also reimburses possible rebooking fees if the insured person is prevented from returning on a flight, as planned.

The European also reimburses, within the limits of the amount insured, medical costs abroad for treatment of the injured insured, and arranges, within the limits what is possible under the circumstances, the repatriation of the injured person.

#### Always excluded from cover are:

The fallout of terrorist attacks, natural disasters, or epidemics, if such an internationally recognised event occurs within 30 days prior to booking the trip, so that the insured should have been aware of the risks.

#### 22. FORCED EXTENDED STAY

If the insured cannot return on the scheduled date from the foreign destination due to a general or local closing of airspace, due to a natural disaster or exceptional weather conditions, even if these did not occur locally, The European pays an amount of €65 per night, per person, for a maximum of 5 nights, to cover proven extra accommodation costs. This cover is only valid if no payment is made by the airline company under an international agreement or EU regulation. The policy cover continues until return to Belgium.

#### 23. ASSISTANCE WITH CASH ADVANCE ABROAD

The European can assist with making cash available to cover unforeseen and urgent expenses of the insured abroad. As soon as The European has received the required sum (limited to €3,750), The European proceeds to make this amount available to the insured.

#### 24. SENDING PROFESSIONAL ACCREDITATION DOCUMENTS

In the event of loss or theft of documents on a trip abroad for professional purposes, The European arranges and pays to send replacement documents.

#### 25. SENDING A REPLACEMENT PROFESSIONAL

In the event of illness, an accident, repatriation, or early return, The European covers the costs involved with sending a replacement professional to the location abroad.

#### 26. SEARCH AND RESCUE COSTS

The European covers justified expenses incurred abroad, after consultation with and approval from its alarm centre, for deployment of a search and rescue team to save the insured's life.

#### 27. LEGAL ASSISTANCE - JUDICIAL DEPOSIT

The European advances funds to cover lawyer fees abroad up to a maximum amount of €1,250 per insured to defend their interests following a road accident abroad, providing that the insured has no legal assistance under a motor vehicle liability insurance policy. The insured person is required to repay this advance to The European within 3 months of return.

In the event that the insured party is required by the local authority to pay a judicial deposit following a road accident, The European advances a maximum of €12,500 per insured. The judicial deposit must be repaid to The European within 3 months of return, or on release of the deposit by the local authority, if earlier.

### B. ASSISTANCE FOR THE INSURED VEHICLE AND THE INSURED OCCUPANTS

This cover is provided only if the plan includes vehicles.

#### 1. ABROAD

##### a. For the insured vehicle:

In the event of immobilisation of the vehicle as a result of a mechanical defect, damage caused by an accident, vandalism, or fire, The European covers:

- costs of towing the vehicle to the nearest garage or local transport costs to a car repair shop, amounting to €500;
- costs of sending spare parts that are essential for the proper operation of the vehicle and that cannot be found in the country in question. The cost price of the spare parts is borne by the insured, who must repay these costs within 15 days of his/her return;
- repatriation of the vehicle from abroad to the insured's place of residence or the local garage, providing the vehicle cannot be repaired at the location abroad within 5 working days. Costs covered by The European never exceed the actual value of the repatriated vehicle at the time the cover is invoked;
- parking/storage fees for the vehicle from the day of immobilisation up to the day of repatriation, as well as any toll costs for the insured vehicle;
- expert or bailiff fees up to €625 to protect the interests of the insured as a result of material damage to the vehicle due to a road accident abroad;
- in addition: expert fees up to €250 for the documentation of incorrect repairs performed on the vehicle abroad.

In the event of theft of the insured vehicle abroad:

- if the vehicle, after the return of the insured to his/her place of residence, is recovered in an undrivable condition, The European covers the costs of repatriation of the vehicle up to the limit of the actual value of the vehicle at the time of the recovery;
- if the vehicle is recovered, after the return of the insured to his/her place of residence, in a drivable condition, The European either arranges for a driver for the Insured, or a train ticket (first class) or a ticket for a scheduled flight (economy class) for the insured, for the purpose of recovering the vehicle.

##### b. For the insured occupants:

If the vehicle is rendered immobile en route as a result of a mechanical defect, damage caused by an accident, vandalism, or fire, The European covers:

- if the vehicle is repaired locally, and the trip can be continued:
  - up to €250 per insured person either towards:
    - hotel accommodation costs;
    - or costs of a taxi or rental car to reach the destination or the insured person's place of residence. The costs of fuel, repair, tolls and taxes remain at the expense of the insured.
- if the vehicle cannot be repaired within 5 working days and needs to be brought home by The European or the car wreck is left behind at the site or if stolen abroad, the costs of the return trip of the insured occupants to their place of residence by train (first class) or scheduled flight (economy class).
- if, as a result of illness or accident, the insured person is no longer able to drive his/her vehicle, and no other occupant can replace him/her, The European will arrange to have a replacement driver bring the vehicle back to the place of residence in Belgium by the most direct route. The costs of fuel, tolls and taxes remain at the expense of the insured.

#### 2. IN BELGIUM AND THE GRAND DUCHY OF LUXEMBOURG

Only events for which The European's alarm centre is called are eligible for cover or compensation.

##### a. Breakdown cover

In the event of mechanical breakdown or accident in Belgium or the Grand Duchy of Luxembourg, The European sends an authorised technician to repair the defective insured vehicle.

##### b. Towing service

If following a mechanical breakdown or accident, the technician sent by The European is unable to repair the vehicle, The European arranges for the immobilised vehicle to be towed to a garage chosen by the insured.

All occupants of the vehicle who are not injured will be taken to the place of residence in Belgium. Salvage costs are always excluded from cover.

##### c. Replacement vehicle

If following a mechanical breakdown, an accident, fire, or theft, the technician sent by The European is unable to repair the insured vehicle within a reasonable time, the insured is entitled to a replacement vehicle of type B. The replacement vehicle will be made available for the time required to repair the insured vehicle, up to a maximum of 5 consecutive days. The replacement vehicle will be delivered either to where the vehicle became immobile, to the garage, or to the place of residence.

The replacement vehicle has comprehensive insurance with an excess as specified on the delivery form. An insured vehicle, which is not immobilised, but requires repair work at or away from home, does not entitle the insured to a replacement vehicle.

### 3. OPTIONAL COVER: REPLACEMENT VEHICLE ABROAD OR ALTERNATIVE TRANSPORT

This cover is only provided after payment of a surcharge and on the condition that a contract extending the assistance to cover a vehicle(s) is taken out.

#### a. Definitions

Alternative transport: if the insured vehicle is immobilised, use, after approval of the alarm centre, either of a class-B replacement car or another means of transport if provision of a replacement is impossible.

Insured vehicle: this cover applies only if the vehicle (with the registration number specified in the policy for which this cover is taken out) is immobilised or stolen

#### b. Geographical scope

Cover applies in all of geographical Europe, except for Turkey.

#### c. Obligations of the insured

The insured is obliged to:

- maintain the vehicle and take due care of the vehicle;
- immediately report any damage to the vehicle to the rental company or insurer;
- return the vehicle in good condition at the agreed place and on the agreed date;
- respect the general rental terms and conditions of the rental company providing the vehicle.

#### d. Cover

Cover is provided in case of breakdown, accident, fire, or theft of the vehicle abroad, provided that it cannot be repaired or is not recovered within 48 hours.

In Belgium, this cover is only provided if the vehicle is immobilised due to an accident 7 days or fewer prior to departure and repair is not possible before the date of departure.

#### e. Reimbursement

The European will reimburse the following costs:

- either the actual rental fee, limited to the duration of the originally insured trip and to a maximum of 30 days.

In case of breakdown or accident at the end of the trip, this cover is limited to a maximum of 7 days. If the vehicle can be repaired within a reasonable time and the distance to the place of residence is under 250km, The European may request the insured to return the replacement vehicle and collect the repaired vehicle from where it has been repaired. If repair is possible within 5 days, the insured is required to have the vehicle repaired. The actual rental costs are made up of the rental fee and the possible drop-off charge. The costs for the journey on public transport from and to the place where the rental car is picked up and returned will also be reimbursed. The costs of fuel, repair, damage, tolls, and possible additional insurance for the rental car are excluded;

- or the costs of public transport to the destination up to a maximum of €650, if the insured person cannot return a replacement vehicle or if The European is unable to provide one. If the vehicle cannot be repaired locally, the insured occupants will be repatriated from their location abroad. Possible additional transport expenses for baggage, which cannot be taken on public transport or does not fit in the replacement car, will be reimbursed up to a maximum of €250.

#### f. Premium vehicle

If the insured prefers a vehicle from higher than class B, The European can accommodate this, but any additional costs must be met by the insured and The European may ask the insured to pay a deposit for these additional costs.

#### g. Exclusion

Rental cars, rented in Belgium or abroad are always excluded from cover.

### C. HOME ASSISTANCE

#### 1. UNINHABITABLE HOME

If the residence in Belgium is damaged or uninhabitable due to fire, explosion, implosion, water damage, theft, vandalism, or glass breakage, and the insured cannot live there, The European covers:

- surveillance of the home: costs of surveillance of the home for a maximum of 5 days/4 nights, if the home needs to be protected to ensure goods in the home are not stolen.
- hotel accommodation: expenses incurred by the insured for a maximum of 5 nights. The European covers hotel room(s) costs and transport costs for the insured if he or she is unable to travel to the hotel by his/her own means. Costs specified under a. and b. are reimbursed to a maximum of €125 per night and per insured person.
- moving household effects: The European will arrange a suitable vehicle or hire a removal company and cover rental fees to enable the insured person to move objects left behind in the home to a safer place. The European covers these costs to a maximum of €350.

#### 2. LOCKSMITH

In the event that the insured is unable to enter the insured residence due to the theft or loss of house keys, The European covers the costs of a locksmith's call-out charge and repair costs up to a maximum of €200. One single such event per year is covered per insured home.

### D. EXCLUSIONS

- Physical injury due to an accident, illness, or chronic illness, for which medical or paramedical treatment is required on the date of departure, according to the attending physician, and which then has exceptional complications during the trip.
- Mental, nervous, or emotional disorders, including anxiety issues, depression, neurosis, or psychosis.
- Voluntary interruption of pregnancy, childbirth, and related interventions and consequences.
- Repatriation without prior consent of The European.
- Assistance for minor conditions or injuries that can be treated locally and do not prevent the insured from continuing his/her trip, except for medical costs.
- Work performed by the insured if it involves exceptional occupational hazards.
- Engaging in sports professionally or in exchange for payment, including matches and training sessions;
- Engaging in the following activities: mountaineering, speleology, canyoning, bobsleighting, skeletoning, ice hockey, ski jumping, martial arts, bungee jumping, deltaplanning, paragliding, parapenting, parachute jumping, big-game hunting, and all motor sports (including quad biking, jet skiing, banana boating, snow scootering, speedboating, etc.).

- i. Air travel, unless as a paying passenger on an aircraft approved for public transport of travellers.
- j. Medical costs of:
  1. thermal treatments, preventive medicine;
  2. normal childbirth;
  3. aesthetic interventions or treatment (unless medically required following physical injury, sustained on an insured trip);
  4. treatments and medication for illness diagnosed in the insured's country of residence;
  5. dental care in Belgium;
  6. prostheses and medical material prescribed in Belgium.
- k. Vehicle:
  1. regular maintenance expenses;
  2. costs of parts and repair;
  3. apparent poor condition of the vehicle.
- l. All exclusions specified in the common policy conditions.

## E. INSURED PERSON'S OBLIGATIONS

The insured is obliged to:

- a. immediately contact (and notify) The European's alarm centre, follow the instructions and provide its medical team with all information and/or documents that the medical team consider necessary or expedient;
- b. in case of urgent hospitalisation abroad, the insured must on his/her return to Belgium take the necessary steps to obtain the compensation legally due from his/her health insurance fund and/or other health insurance and to transfer this to The European, if the latter has already paid the medical costs.  
Medical costs paid by the insured person abroad are reimbursed by The European after the health insurance fund and/or any other insurer have paid the part to which the insured person is entitled under the state health insurance scheme and/or other insurance.  
Medical and hospitalisation costs incurred in Belgium, as a result of a physical accident that occurs in Belgium or abroad, are reimbursed by The European after settlement of amounts due from social security cover and/or any insurance.  
If the insured is not correctly covered by social security and/or any other insurer, or does not comply with the requirements of these organisations, The European only pays for the part that would not have been repaid by the state health insurance fund.
- c. justify the costs by presenting relevant documents;
- d. if baggage is delivered late by a transport company: hold the carrier legally liable and acquire an official statement from the carrier to submit to The European. Original travel tickets and baggage labels must also be submitted.  
Assistance that does not fall under the headings of the cover provided can be performed by The European with prior written agreement of the insured or the requesting party to repay the actual costs. The European cannot be held liable for any delay or obstruction in the execution of the assistance in the event of force majeure such as natural disasters, epidemics, climatological phenomena, strike action, or similar.

## II. BAGGAGE INSURANCE

### 1. DEFINITION OF BAGGAGE

All items, property of the insured, which he/she takes on the trip for his/her personal use, including:

- a. items or clothing to wear;
- b. special and valuable items such as jewellery, timepieces, furs, binoculars, photo cameras, portable audio players or video equipment, mobile phone, laptop computers, all 'i' products: iPads, iPhones, and similar. The total cover for special and valuable items may be up to a maximum of 50% of the total insured capital for baggage;
- c. sports equipment: if sports equipment comprises multiple objects, each object is insured separately for an amount equal to the total value of the equipment divided by the number of objects;
- d. camping equipment: limited to a tent and camping necessities.  
Each item is insured separately to a maximum of 25% of the total insured capital for baggage.

### 2. INSURED CAPITAL

- for the FULL OPTION plan: €2,500 at a 1st risk per person;
- If taken out as separate cover: the per-person amount specified in the policy up to a maximum of €5,000 at a 1st risk per insured person.

### 3. COVER

- a. The European insures baggage against complete or partial damage, theft, and non-delivery of baggage entrusted to a transport company.
- b. If baggage is delivered abroad by a transport company with a proven delay of a minimum of 12 hours, The European reimburses for the purchase of essential items to a maximum of €250 per insured person.
- c. Baggage transported in a personal vehicle, mobile home, or caravan used by the insured is only covered against complete or partial damage as a result of a road accident, fire or theft with visible signs of break-in, committed between 6am and 10pm, provided that the baggage was hidden from view in a boot separate from the passenger area in a locked vehicle. If the type of vehicle does not permit this, cover is not provided.
- d. Baggage under supervision of the insured, and the items and clothing worn are only insured for complete or partial damage as a result of a physical accident, fire, explosion, forces of nature, or theft committed with physical violence against the person.
- e. Baggage that is located in a hotel room or holiday accommodation is only covered for complete or partial damage as a result of fire, explosion, water damage or theft with visible signs of break-in.
- f. Camping material set up on a regulated camping area is covered for complete or partial damage as a result of fire, flooding, lightning, storm or other forces of nature, and an established case of attempted theft.
- g. The European also covers breakage of skis that are the property of the insured if he/she engages in winter sports, up to a maximum of €250.
- h. Theft of skis or a snowboard that are/is the property of the insured, up to €250, including when left unsupervised in a designated area. An official police report drawn up in situ must be submitted.
- i. In case of loss or theft of the international passport or identity card abroad, The European reimburses administrative replacement costs incurred abroad up to a maximum of €125. Possible replacement costs are not reimbursed.
- j. Loss, damage, or non-delivery of wheelchairs entrusted to a transport company are covered up to a maximum of €2,000, on top of the amount insured as indicated in the specific policy conditions. An official document confirming that the matter was reported to the carrier and, in case of a bus journey, an official statement by the bus company or driver must also be submitted.

### 4. EXCLUSIONS

- a. - Works of art, antiques, carpets, furniture, musical instruments, non-portable film, video and audio equipment, goods, samples and equipment of a professional nature;
  - prostheses, contact lenses, and glasses;
  - documents, money, valuable papers, collections;
  - all weapons or ammunition.
- b. Complete or partial damage of the baggage due to:
  - weather conditions, vermin, own fault, normal wear and tear, inadequate packing, electrical, electronic or mechanical malfunctions or due to repair, cleaning or restoration;
  - spillage from containers, dents, scratches, the peeling of enamel and the breakage of fragile objects, unless this damage is the result of a road accident.

- c. Complete or partial damage and theft of:
  - sports equipment (except skis), motorcycles, bicycles, baby prams or buggies, wheelchairs, and such during their use;
  - baggage transported with a two-wheel vehicle, in a convertible or open-top vehicle or outside or on the vehicle, unless as a result of a road accident;
  - special or valuable items entrusted to a transport company including non-delivery of these items.
- d. Theft of special or valuable items from a personal vehicle or any other form of transportation, tent, or caravan.
- e. Theft of baggage in a vehicle at night between 10pm and 6am.
- f. Forgetting or losing baggage (except for identity papers) or the theft of baggage left unsupervised, including any damage incurred in these circumstances.
- g. Confiscation, withholding, or seizure of baggage by any authorities, including any resulting damage.
- h. Loss of use and all other indirect damage.
- i. The costs for the replacement of locks and keys.
- j. The exclusions provided under the common policy conditions.

## 5. COMPENSATION

- a. The European pays, within the limits of the insured amount and limited to 25% of the insured amount per object, the purchase value of the damaged, stolen, or non-delivered baggage, taking into account the decrease in value as a result of age or wear and tear, established at a flat-rate of 10% per year or part of a year, calculated from the invoice date of the goods in question.
- b. Payment by The European under the cover for "Purchase of essential articles" and "Ski breakage", remains limited to €250 per insured person, regardless of the number of baggage policies entered into with The European by the insured.
- c. In the event of partial or total loss and lack of sufficient evidence, The European reserves the right to calculate the amount of the claim based on the proportion of the missing weight to the total weight of the insured baggage.
- d. If the amount of the claim cannot be determined by mutual agreement, it will be estimated by two experts appointed by both parties and possibly a third expert, chosen by the first two experts, to resolve the issue. Their decision is binding to both parties.
- e. Specific claim settlement for irreparable damage to or non-delivery of a checked-in suitcase: if the checked-in baggage is irreparably damaged or is lost, and the purchase value of the travel case was higher than €100, the insured person can opt for a free replacement of the damaged or lost suitcase by a SAMSONITE® suitcase.

## 6. INSURED PERSON'S OBLIGATIONS

The insured is obliged:

- a. to take all necessary and expedient measures to protect the baggage;
- b. if the baggage is located in a vehicle, to lock the doors and the suitcase and fully close the windows and the sunroof;
- c. to store in the safe of the hotel or holiday accommodation any special or valuable items and jewellery not worn;
- d. when submitting a claim:
  1. in the event of theft: to have a police report drawn up immediately by the local authorities where the theft occurred or was established, and have the signs of break-in recorded;
  2. in the event of complete or partial damage or non-delivery by a transport company: to hold the carrier legally liable, raise a lost/damaged baggage record with the carrier and acquire a certificate of loss from the carrier;
  3. to keep travel tickets and baggage labels;
  4. in the event of complete or partial damage due to a road accident: to have a police report drawn up immediately by the local authorities where the accident occurred;
  5. to reserve all rights with respect to any potentially liable third party;
  6. in all events, to notify The European within 48 hours after return to the place of residence (except in the event of force majeure), to comply with The European's instructions and to provide it with all the documents that are necessary or expedient;
  7. to communicate and provide evidence of the seriousness and extent of the damage and to present proofs of purchase of special and exceptional items.

## III. PHYSICAL ACCIDENTS

### 1. DEFINITION OF ACCIDENT

"Accident" is understood to mean: an unexpected and sudden occurrence that causes physical injury and of which the cause or one of the causes is outside of the victim's body.

The following occurrences are considered accidents:

- drowning, poisoning;
- effects of freezing, severe cold, or extreme heat;
- injury sustained during rescue of persons in distress;
- complication of an injury that was initially caused by an accident that is covered under this policy;
- sprains, strains, fractures, bruises, or muscle ruptures due to sudden physical effort.

### 2. INSURED CAPITAL

- For the FULL OPTION plan: €25,000 per person in the case of death and permanent disability;
- If taken out as separate cover: The amounts for death and permanent disability specified in the policy up to a maximum of €100,000 per insured person.

### 3. COVER

If the insured person becomes the victim of a covered accident, The European cover:

- a. in the event of sudden death or death within three years of the covered accident, the defined insured capital to the legal heirs or to the beneficiary (or beneficiaries) indicated in the specific policy conditions;
  - b. in the event of permanent disability, cover is calculated based on the defined insured capital in proportion to the extent of disability determined using the official scale of disabilities.  
If several permanent partial disabilities result from the same accident, the total claim may not exceed the specified insured capital.  
The determination of disability may not be increased by a pre-existing disability. If the consequences of an accident are worsened by illness, accident, or pre-existing condition, The European is only obliged to cover for the consequences the accident would have had for a healthy body.  
The degree of permanent disability is determined within three years from the accident. Cover for death or permanent disability are never combined.  
Cover continues, (with exclusions as listed in Article 5 below) for accidents befalling the insured person:
    - as the driver or passenger of a private motor vehicle;
    - as a paying passenger of a recognised transport company on land, by sea or in the air;
    - as a result of engaging in a sport as an unpaid amateur, including winter sports.
- Cover for the death of persons under five years of age will be replaced by the reimbursement of funeral expenses up to a maximum of €2,500.  
Cover for the death of persons over 75 years of age will be limited to 50% of the insured capital.  
In the event of a permanent disability of persons who are 65 years or older at the time of the accident, an annual annuity will be paid, equal to 8% of the calculated permanent disability.

#### 4. FAMILY COVER

If, during the trip, both parents become victims of a fatal accident, the death capital sum payable to the surviving under-age children will be doubled, but with a maximum of €125,000 per parent.

#### 5. EXCLUSIONS

The European does not cover accidents resulting from:

- activities arising from the exercise of professions that are known to be hazardous, such as, among others, entering mines and quarries, visiting factories where explosives are manufactured, demolition works, etc.;
- engaging in sports professionally or for payment, including matches and training sessions;
- Engaging in the following activities: mountaineering, speleology, canyoning, bobsledding, skeletoning, ice hockey, ski jumping, martial arts, bungee jumping, deltaplaning, paragliding, parapenting, parachute jumping, big-game hunting, and all motor sports (including quad biking, jet skiing, banana boating, snow scootering, speedboating, etc.).
- the use of a two-wheel vehicle with a cylinder capacity of over 50cc with or without a side-car;
- air travel, unless this is as a passenger on an aircraft approved for public transport of travellers;
- the exclusions specified in the common policy conditions above.

#### 6. OBLIGATIONS OF THE INSURED PERSON OR BENEFICIARY

The insured person or beneficiary must:

- immediately notify The European and send The European a written report within 7 days from the moment when the insured person first has the opportunity to do so;
- comply with the instructions from The European and provide The European with all the information and/or documents that it considers necessary or expedient.

### IV. CANCELLATION INSURANCE

#### 1. DEFINITIONS

- Travel contract:** each transportation, stay, or rental of a holiday accommodation, whether or not combined, purchased from a professional travel organisation and/or agent and executed by the insured in the capacity of traveller and/or renter while the insurance contract is valid, and services booked directly with a carrier, hotel, renter, either via the Internet or otherwise. Cover applies to transportation or stays with a date of departure or commencement at least 31 days after taking out the policy and completed during the term of validity of the insurance contract.
- Date of departure:** the departure date for the trip as stated in the travel contract or the start date of the rental of a holiday home, or for the latter, possibly earlier depending on the length of the journey to reach the holiday destination. .
- Booking date:** the date on which the reserved services were booked with a professional travel organisation and/or travel agent.  
If only flight tickets are involved, the booking date is equal to the issue date of the ticket.
- Family:** all members of a family who reside under the same roof, including children who temporarily live elsewhere for their university education.
- Travel companion:** one person or one couple, including the family members who live under the same roof, with whom the insured person or the insured couple decide to take a trip or rent holiday accommodation.
- Life partner:** the person with whom the insured person forms an actual or legal life partnership and who lives together with him/her long-term at the same residence.
- Illness:** impairment of health, diagnosed before the date of departure or during the trip, by a qualified physician, which renders the travel contract entered into impossible for medical reasons, or which requires an early return if the trip has already started.
- Accident:** impairment of physical soundness caused by an external cause, determined before the departure date or during the trip by a qualified physician, and which renders the travel contract entered into impossible for medical reasons, or which requires an early return if the trip has already started.
- Major material damage to real estate:** exceptional and accidental damage, including the consequences of theft, occurring within 30 days before departure or during the trip, to the real estate or to the company buildings that the insured owns or rents.

#### 2. INSURED SUM

The insured sum is the amount indicated in the specific policy conditions with a minimum per trip of €2,500 per person, and €12,500 per family, and a maximum of €10,000 per person and €50,000 per family.

#### 3. COVER

Cover compensates for cancellation costs owed by the insured under the terms and conditions of the travel contract for cancellation or modification due to one of the following reasons:

- illness, accident, or death of:
  - the insured person, his/her life partner, a blood relative or close family (parents, children including the same in-laws);
  - a person who lives with the insured at the same residence and who is in his/her care or is his/her dependent;
  - an official fiancé(e), as well as his (her) children ;
- acute aggravation of a pre-existing illness that makes the planned trip impossible, providing this was not evident on the booking date and that the pre-existing illness only required controlling through maintenance medication. In case of palliative care, cover is limited to death or acute life-threatening illness of the insured;
- if vaccinations for the insured, which are required for the trip, are not possible for medical reasons, and this was unknown at the booking date
- complications with the pregnancy of the insured person or close family member, including premature delivery at least one month before the due date;
- pregnancy of the insured person or his/her life partner, on the condition that the trip is scheduled during the final trimester of pregnancy and she did not know she was pregnant when the trip was booked;
- illness or accident affecting the insured person's physical condition to such a degree that he/she is no longer able to partake in the sporting activities which the trip is for;
- if the insured person or a close family member is summoned for:
  - legal transactions by official bodies as part of a child adoption procedure;
  - an urgent organ transplant (as donor or as recipient);
- if a family member of the insured person, or a person in his/her actual or legal care, has to move to a nursing home or home for the elderly within one month prior to departure or during the planned trip;
- the necessary presence of the insured person due to the death of a family member within 15 days prior to departure or in case of hospitalisation of a family member living on his/her own;
- unavailability due to illness, accident, or death of the person in charge of caring for an under-age or disabled child of the insured person;

- illness, accident, or death of a former life partner of the insured person, which means that care arrangements for the children who are not joining the insured person on the trip are no longer possible;
- divorce of married or cohabiting insured travel companions providing one of them officially changed his/her residence after the booking date;
- cancellation of the insured person's honeymoon due to cancellation of the civil wedding of the insured persons;
- the insured person's mandatory presence in court as part of divorce proceedings on the condition that this procedure had not yet begun on the booking date. This also applies to unmarried cohabitants, on the condition that they have a cohabitation contract;
- death or hospitalisation of a member of the host family (living at the host's residence) with whom the insured person had planned to spend his/her vacation;
- termination of the insured person's or his/her life partner's employment contract by his/her employer for economic reasons within 30 days prior to departure;
- one of the parents of an insured student losing their job due to economic reasons;
- cancellation by the employer of the insured person's scheduled leave due to the unavailability of a colleague, who was to replace the insured person, due to illness, accident or death;
- necessary presence of the insured person who practices a free or independent profession due to unavailability of the insured person's professional replacement due to illness, accident or death;
- withdrawal of the insured professional soldier's leave due to an international assignment, on the condition that the order was given after the booking date;
- mandatory presence of the insured in a new employment contract with a minimum term of at least 3 consecutive months;
- professional relocation of the insured, which requires him or her to move house;
- mandatory presence of the insured person as:
  - a witness or jury member in court;
  - a student to retake an exam in the period between the departure date and 30 days after the date of return from the trip;
- major material damage to the insured person's rented or owned real estate, including damage to the real estate due to theft, which occurred within 30 days prior to the departure date;
- termination of a rental contract by the landlord for the home where the insured person has his or her permanent residence within 3 months prior to the planned date of departure;
- if the insured person or a family member (child, life partner, parent and the same in-laws) is the victim of kidnapping, including tiger kidnapping, and the disappearance or kidnapping of children by one of the parents;
- if the insured fell victim to a car or home jacking within 7 days prior to the departure date;
- if the insured's place of residence is subject to a violent robbery or robbery involving break-in within 5 days prior to departure, and identity documents or tickets needed for the trip are stolen;
- theft or total immobilisation due to a road accident or fire of the insured person's private vehicle within 7 days prior to the departure date or during the journey to the holiday destination. Cases of mechanical failure, however, are not covered;
- delay at the time of embarkation as specified in the travel contract, on initial departure or at a later stage of the journey, as a result of immobilisation for more than one hour caused by a road accident en route to the point of embarkation. Cover is also extended to delays caused by mechanical failure, providing a certificate from a towing company or known automobile association as can be presented;
- wildcat strike action (unannounced) at the place of departure in Belgium, as a result of which the point of embarkation could not be reached on time;
- refusal of the entry visa by the authorities of the country of destination. Cover will also be granted to the insured person for cancellation by the travel companion as a result of one of the aforementioned reasons, providing he/she is included in the insurance contract with The European, with cancellation cost cover, and the insured person is obliged, due to the cancellation by the travel companion, to take the trip alone.

#### 4. EXCLUSIONS

- Medical conditions for which on the booking date specific examinations and/or treatments had already been scheduled (except for routine examinations).
  - Accidents or disorders as a result of:
    - mountain climbing along unbeaten trails, big-game hunting, speleology and deep sea fishing or martial arts;
    - participation in any races, speed record attempts, or competitions;
    - engaging in sports in a professional capacity or for payment, including any associated training sessions;
  - Mental, nervous, or emotional disorders, including anxiety conditions, depression, neurosis, psychosis, or psychosomatic conditions, unless these require hospitalisation (or outpatient treatment).
  - Voluntary interruption of pregnancy.
  - Insolvency of the insured person.
  - Delay due to traffic difficulties and other common incidents.
  - Documentation, administration, visa and other similar costs.
  - Trips and/or stays that do not match the definition for 'Travel Contract' under section IV.1.
  - Exclusions specified in the common policy conditions.
- The aforementioned exclusions apply not only to the insured person, but also to any person whose medical condition is the reason for the claim.

#### 5. COMPENSATION

The European covers:

- for all bookings except flight only: for cancellation before the start of the travel contract: 100% of the cancellation charge which the insured person contractually owes the travel organisation, including costs charged by the travel agent, limited to 10% of the cost of the trip;
  - for flight only bookings: in the event of cancellation by the insured person before the flight, the cancellation costs charged by the airline and/or the agent plus any costs of issuance by the travel agent, limited to 25% of the purchase price of the ticket.
- if, in the event of cancellation by the travel companion, the insured person decides to go on the trip alone: the corresponding extra hotel costs and/or costs of changing reservations. Compensation by The European is limited to the contractually mandatory cancellation charge;
  - In the event of immobilisation of their private vehicle, the insured person can still start the trip with a rental car, in which case The European pays the net price of the rental car up to an amount equal to the chargeable cancellation costs.  
Tolls, petrol, and/or any insurance costs will not be covered by The European.  
In no case will compensation by The European exceed the defined insured amount, and compensation will always be calculated based on the cancellation costs due according to the terms and conditions of the travel contract for cancellation within 48 hours after the insured person knew about the event that caused the cancellation.  
The proportionality rule will be applied if the insured amount does not cover the cost of the insured trip.

## 6. OBLIGATIONS OF THE INSURED PERSON

The insured person is obliged to:

- send a written report to The European within 48 hours of finding out about an event that necessitates cancellation of the trip.
- comply with the instructions from The European and provide The European with all the information and/or documents that it considers necessary or expedient.
- take all necessary and expedient measures to reduce the cancellation costs to a minimum: this means that as soon as the insured person finds out about an event that may cause the cancellation of the trip, he/she will immediately inform the travel agency or the tour operator.

## V. CANCELLATION "ALL RISKS"

This cover is provided only if CANCELLATION ALL RISKS cover or the FULL OPTION ALL RISKS plan is taken out.

### 1. COVER

If the insured person cancels his/her trip for a reason other than those specified in section 'IV Cancellation Insurance, Cover' or within the policy conditions of a cancellation insurance policy with another insurer, The European reimburses up to a maximum of 75% of the non-recoverable part of the insured cost of the trip as follows:

- for all bookings except flight only: 75% of the cancellation charge which the insured person contractually owes the travel organisation, including costs possibly charged by the travel agent, limited to 10% of the cost of the trip;
- for flight only bookings: 75% of the cancellation costs charged by the airline and/or agent, including a possible travel agent's fee limited to 25% of the purchase price of the ticket.
- the proportionality rule will be applied if the insured amount does not cover the cost of the insured trip.

### 2. INSURED SUM

The amount indicated in the specific policy conditions with a minimum per trip of €2,500 per person and €12,500 per family and a maximum of €10,000 per person and €50,000 per family.

### 3. EXCLUSIONS

- Cancellation citing a lack of sun or excess sun or rain as reasons.
- Cancellation for which the travel organisation does not charge or is not allowed to charge, or for which they offer a free-of-charge alternative.
- Intentional acts of the insured person.
- Cancellation due to a reason that is not specified, materially intangible, or not verifiable.
- Anxiety conditions, depression, neurosis, or psychosis, unless these require hospitalisation or outpatient treatment or are caused by eating disorders.
- Cancellation due to events or occasions in the country (countries) of destination, such as a football match, or cultural celebration, not happening.
- Excessive consumption of alcohol, narcotics, or medication not prescribed by a physician.
- Cancellation due to non-performance or late performance of (a part of) the trip by a liable party (such as a carrier, tour operator, etc.), even if the segments of the trip were booked separately through different suppliers.
- Any event that was known to the insured person on the booking date, except for illness or accident.
- Trips that do not match the definition of 'Travel contract' under section IV. 1. With the ALL RISKS cover, only the exclusions in this section apply; all other exclusions specified in the common policy conditions do not apply.

### 4. INSURED PERSON'S OBLIGATIONS

The insured person is obliged to:

- send a written report to The European within 48 hours of the insured person finding out about an event that necessitates cancellation of the trip;
- clearly state the reason for cancellation in the claim and submit the necessary proof to The European;
- comply with the instructions from The European and provide The European with all the information and/or documents that it considers necessary or expedient;
- take all necessary and expedient measures to reduce the cancellation costs to a minimum, meaning that as soon as the insured person finds out about an event that may cause the cancellation of the trip, he/she must immediately inform the travel agency or the tour operator.

## VI. HOLIDAY INTERRUPTION

### 1. DEFINITIONS

Refer to section IV CANCELLATION INSURANCE COVER.

### 2. INSURED SUM

The amount specified in the specific policy conditions with a minimum per trip of €2,500 per person and €12,500 per family and a maximum of €10,000 per person and €50,000 per family.

### 3. COVER

Cover compensates for holiday days missed due to the insured person needing to end his/her trip early or postpone his/her departure for one of the following reasons:

- illness, accident, or death of:
  - the insured person, his/her life partner, a blood relative or kin (children, parents including in-laws);
  - a person who lives together with the insured person at the same residence and who is in his/her care or is his/her dependent;
  - an official fiancé(e), and his (her) family members (children);
- death or hospitalisation of a member of the host family (living at the host's residence), with whom the insured person is spending his/her holiday;
- necessary presence of the insured person who practices a free or independent profession due to unavailability of the insured person's professional replacement due to illness, accident or death;
- unavailability due to illness, accident, or death of the person specified in the policy as the person in charge of caring for an under-age or disabled child of the insured person's;
- considerable material damage to the real estate owned or rented by the insured person that occurred during the trip, including theft from the insured person's home;
- mandatory presence of the insured person as a witness or jury member in court;
- if the insured person or a family member is summoned for:
  - legal transactions by official bodies as part of a child adoption procedure;
  - an urgent organ transplant (as donor or as recipient);
- complications with the pregnancy of the insured person or a close family member, including premature delivery at least one month before the due date;
- theft or total immobilisation due to a road accident or fire of the insured person's private vehicle at the moment of departure or during the journey to the holiday destination. Cases of mechanical failure are not covered;
- delay at the time of embarkation as specified in the travel contract, on initial departure or at a later stage of the journey, as a result of immobilisation for more than one hour caused by a road accident en route to the point of embarkation. Cover is also extended to delays caused by me-

chanical failure, providing a certificate from a towing company or known automobile association can be presented.

**Cover will also be granted to the insured person for interruption by the travel companion as a result of one of the aforementioned reasons, if he/she also is included in the insurance contract with The European, with cover for holiday interruption, and the insured person is obliged, due to the interruption of the trip by the travel companion, to continue the trip alone.**

### 4. EXCLUSIONS

- Physical injuries as a result of an accident or illness for which medical or paramedical treatment had already been prescribed by the treating physician on the booking date.
- Degenerative diseases.
- A chronic or pre-existing illness of the insured person, unless no medical or paramedical treatment was necessary during the month before the booking date of the trip.
- Medical conditions for which at the time of booking specific examinations and/or treatments had already been scheduled (except for routine examinations).
- Accidents or disorders as a result of:
  - mountain climbing along unbeaten trails, big-game hunting, speleology and undersea fishing or martial arts;
  - participation in any races, speed records attempts, or competitions;
  - engaging in sports in a professional capacity or in exchange for payment, including any associated training sessions.
- Mental, nervous, or emotional disorders, including anxiety conditions, depression, neurosis, psychosis, or psychosomatic conditions, unless these require hospitalisation (or outpatient treatment).
- Voluntary interruption of pregnancy.
- Insolvency of the insured person.
- Delay due to traffic difficulties and other common incidents.
- Documentation, administration, visa and other similar costs.
- Trips that do not match the definition of 'Travel Contract' under section IV. 1, DEFINITIONS. Exclusions specified in the common policy conditions also apply.

**The aforementioned exclusions apply not only to the insured person, but also to any person whose medical condition is the reason for the claim.**

### 5. COMPENSATION

The European covers:

- the part of the paid travel sum which cannot be recovered, in proportion to the number of missed holiday days, to be calculated from the moment of return to the place of residence or the day of hospitalisation abroad.

The missed holiday days are calculated as follows:

  - if the insured person's return is paid for through any assistance cover, the claim is calculated on the basis of the hotel nights missed;
  - if the insured person pays for his/her return himself/herself, the reimbursement amount is calculated on the basis of the hotel nights missed and the originally purchased ticket;
  - if the insured person has rebooked his/her return ticket, the price of the rebooking is reimbursed (and therefore not the original return flight) on the condition that the rebooking does not exceed the price of the return ticket;
  - if the travel contract only includes transport, The European reimburses the part of the transport cost which cannot be recovered, if the return trip costs are not covered by a different insurance cover (assistance, etc.).
- for immobilisation of a private vehicle, the insured person can still continue the trip with a rental car. In this case, The European pays the net price of the rental car limited to the normally calculated compensation for holiday interruption.

Tolls, petrol and/or any insurance costs are not covered.
- with postponement of departure for any reason specified in the cover, The European pays compensation based on the number of days missed, calculated using the price of the trip without flights. If the insured person is forced to purchase a new ticket, The European reimburses up to a maximum of 25% of the total cost price of the trip, and on top of holiday days missed, the purchase price of a one-way ticket to enable the insured person to get to his/her holiday destination.

The proportionality rule is applied if the insured amount does not cover the cost of the insured trip.

### 6. INSURED PERSON'S OBLIGATIONS

The insured person is obliged to:

- immediately notify The European and send a written report within 7 days from the first moment the insured person has the opportunity to do so;
- comply with the instructions from The European and provide The European with all the information and/or documents that it considers necessary or expedient;
- in case of illness or accident abroad, a medical certificate recommending return home, issued by the attending physician abroad.

## VII. DELAY

This cover is provided only if the "FULL OPTION" plan is taken out.

### 1. COVER

This cover provides compensation if delayed from reaching the final destination abroad, as stated on the ticket (train or aircraft). Only tickets for the outbound and inbound journey are insured.

### 2. COMPENSATION

The European pays the following compensation:

DELAY IN REACHING FINAL DESTINATION	PAYMENT PER INSURED PERSON
2 HOURS	€ 50
3 HOURS	€ 70
4 HOURS	€ 85
6 HOURS AND MORE	€ 100

### 3. EXCLUSIONS

The European does not cover for:

- delays at transfers or transits;
- cancellation of flights or trains by the transport company;
- delays at the place of departure for the return journey;
- exclusions specified in the common policy conditions;
- delays through the fault or negligence of the insured person himself/herself.

### 4. INSURED PERSON'S OBLIGATIONS

The insured is obliged to:

- provide a certificate from the carrier (airline or railway company) confirming the delay;
- submit a written claim to The European within 7 days from arrival in Belgium;
- conform to the guidelines of The European and submit the following original documents:
  - certificate drawn up by the carrier;
  - boarding/embarkation card;
  - ticket;
  - order form and/or invoice;
  - a written statement specifying the circumstances that caused the delay.

## CLAIM FORM

**For assistance please call**  
By phone: +32 (3) 253.68.00  
By telefax: +32 (3) 252.69.58

1. Name and address of the insured: .....  
.....  
Bank account number of the insured:  
.....

2. Policy number: ..... Departure date: ..... Duration: .....  
Destination: .....

**\* Cancellation of the trip (SEND THIS FORM TO THE EUROPEAN WITHIN 24 HOURS)**

- Name of the patient: .....  
Degree of kinship with insured: .....  
- Price of the trip .....  
Amount of the cancellation costs: .....  
- Registration date: ...../...../.....  
Departure date: ...../...../.....  
Date of cancellation: ...../...../.....  
- Reason for the cancellation (the unnecessary withdrawal): illness - accident - death - other reason: .....

ATTACH: MEDICAL CERTIFICATE OR OTHER + COPY OF THE ORDER FORM FOR THE TRIP

**\* Baggage (SEND IN THIS FORM IMMEDIATELY AFTER YOU RETURN TO BELGIUM)**

- Circumstances of the claim:  
.....  
.....  
- Claim amount: .....  
(ATTACH: ORIGINAL CERTIFICATES OR SUPPORTING DOCUMENTS)

**\* Medical costs abroad**

- Circumstances:  
.....  
.....  
- Claim amount: .....  
(ATTACH HEALTH INSURANCE FUND PAYMENT)

**\* Other: description:**

.....  
.....  
.....  
- Claim amount:.....  
(ATTACH SUPPORTING DOCUMENTS)

**\* Agency or website address of your reservation:** .....

Date and signature