

Are you canceling your trip or canceling earlier? Then you are entitled to compensation. But only if it happens for one of the reasons stated in the conditions and if you have paid the cancellation fund when booking.

### **CANCEL YOUR TRIP**

In which cases are you insured?

You are insured for cancellation costs in the following cases:

1. You, a family member in the first or second degree or a housemate dies, becomes seriously ill or is seriously injured as a result of an accident.
2. A third-degree relative dies.
3. You, a co-insured, a housemate or your child living at home must undergo a medically necessary procedure.
4. You become unemployed through no fault of your own and thereby lose a permanent contract of employment.
5. You are offered a job after a period of unemployment and your new employer does not agree with the booked trip, because you must be present on the planned travel days. This must involve a job of at least twenty hours a week and for at least six months.
6. Your lasting relationship or marriage is unexpectedly dissolved. By a 'lasting relationship' we mean a relationship with a joint household.
7. Your parent(s) or child(ren) unexpectedly need urgent care, which only you can provide yourself.
8. The private means of transport with which you would make the trip is canceled due to an external calamity within thirty days before the start of the trip. This vehicle cannot be replaced or repaired in time. An 'emergency coming from outside' is, for example, a collision, storm or robbery. Breakdown, mechanical failure and suchlike are not included here.

All these events are unforeseen, must occur unexpectedly and occur during the term of the insurance.

### **WHAT WILL BE COMPENSATE?**

→ We compensate the travel sum in full, including the surcharges that you have paid or paid in advance, excluding cancellation costs and reservation costs.

→ We compensate up to a maximum of the amount stated on your policy schedule.

Only you and co-insured are entitled to compensation.

### **STOP YOUR TRIP**

In which cases are you insured?

With this cover you are entitled to a (partial) compensation if you have to return to your place of residence early during your trip. But that only applies in the following cases:

1. You, a family member in the first or second degree or a housemate dies, becomes seriously ill or is seriously injured as a result of an accident.
2. A third-degree relative dies.
3. You, your partner or your child living at home must unexpectedly undergo a medically necessary procedure.

Will you or a co-insured be hospitalized for at least one night during the trip? Then you are also entitled to compensation for termination costs.