

Cancellation Insurance

Insurance Product Information Document

CHUBB®

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Courbevoie, France. Chubb European Group SE is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. In the Netherlands it falls under the conduct of business rules of the Authority Financial Markets (AFM).

Product: Travix – Cancellation Insurance

This document provides a summary of the main coverage and exclusions. It is not personalised to your specific individual needs. Complete pre-contractual and contractual information about this product is provided on the policy schedule and in the [policy wording](#).

What is this type of insurance?

Are you unexpectedly unable to travel? Then this insurance reimburses the cost of cancelling your trip or do you have to return home earlier? Then this insurance reimburses the days you could not use it.



What is insured?

This policy pays benefits in accordance with the policy wording, in the event of cancellation of your trip. Below are the main reasons for cancellation:

- ✓ **Health:** you or your traveling companion is dying, has suffered severe injury, is suffering from sudden or serious illness, is suffering from pregnancy complications and/or is subject to mandatory quarantine.
- ✓ **Family:** An immediate family member or close business colleague or your travelling companion's immediate family member or close business colleague or someone policyholder has arranged to stay with on your trip is dying, suffering severe injury, suffering sudden or serious illness, or suffering from complications in pregnancy.
- ✓ **Dwelling:** the police require the presence of you or your traveling companion after a burglary (attempt) at your home or your traveling companion's home.
- ✓ **Severe fire, storm, or flood damage** to your home or that of your traveling companion occurring within 7 days prior to the start of the covered trip.
- ✓ **Employment:** you or your travel companion is laid off and must register as unemployed within 7 days prior to departure.

Coverage is as follows:

- ✓ **Cancellation*** total cost of your flight plus up to € 500, - for unused travel costs
- ✓ **Curtailement*** up to € 500, - in Europe, up to € 1,000, - outside Europe

*Excess Applies



What is not insured?

- ✗ Unaccompanied minors or travellers over 64-year-old at the date of purchase of this policy, travellers who are not permanently resident in the Netherlands and/or who are not in the Netherlands at the date of purchase of this policy.
- ✗ Pre-existing medical conditions that were diagnosed treated or required hospital inpatient or outpatient treatment at any time before your trip was booked.
- ✗ Leisure activities and sports not listed in the policy document.
- ✗ Trips involving manual work of any kind.
- ✗ Trips where the main reason for travel is winter sports or cruises.
- ✗ Travel to Cuba or within the Netherlands.
- ✗ Cancellation due to the failure to obtain the necessary passport, visa or permit for your trip.
- ✗ Financial failure of a tour operator, travel agent transportation provider, accommodation provider, ticket agent, or tour provider
- ✗ Travel to areas for which the Dutch government has issued an "orange" or "red" classification.
- ✗ Travelling for medical treatment or if your doctor has advised against travel or has given you a terminal prognosis.
- ✗ Claims due to suicide or attempted suicide.
- ✗ Claims arising from illegal acts.
- ✗ Excessive/Misuse of alcohol or drugs.
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK, or USA.



Are there any restrictions on cover?

- ! Curtailment excess of € 50, - applies per person per benefit claimed, cancellation excess is 10% of the claim subject to minimum of € 50, -.
- ! Children must travel with an adult, who is listed as the insured on the policy schedule.
- ! Trip interruption by you or your travel companion related to engaging in certain sports or leisure activities during your trip.



Where am I covered?

- ✓ Europe/Worldwide (except Cuba) depending on where you have told us you are travelling to when you buy this Policy. Area of travel coverage is shown on your policy schedule.



What are my obligations?

Failure to comply with the obligations may result in the reduction of compensation, policy termination or nullity of policy.

At the start of your policy

- All persons to be insured must be permanently resident in the Netherlands and under age 65 years at date of purchase of this policy.

During the period of insurance

- You must take reasonable precautions to protect against loss, damage, accident, injury, or illness.

In the event of a claim

- In case of cancellation, you must first cancel your flight with your travel agent. Please contact your travel agent.
- You must notify us as soon as practicable in the event of a claim, and as follows:
 - call +31 (0) 20 794 0627 or e-mail us at travelinsurance.be@crawford.com
 - You must supply any information, evidence and receipts we require including medical certificates signed by a doctor, police reports and other reports following loss or injury.



When and how do I pay?

- ✓ Premiums are payable in full at the time of buying this insurance through your travel agent via the available payment methods they present.



When does the cover start and end?

The insurance stops automatically at the beginning of your vacation.

- Cancellation cover starts on the date you book your trip, or the effective date shown on your policy schedule, if this is later. Cover ends when you leave your home in the Netherlands to begin your trip.
- Curtailment cover starts when you begin your trip shown as the start date on your policy schedule.
 - For a round trip, insurance cover continues until you return at the end of your trip, or the cover end date shown on your policy schedule, whichever occurs first.
 - For a one-way trip, insurance cover ends 24 hours after you leave your home to begin your trip.

Your actual policy cover starts, and end dates are confirmed in your policy schedule.



How do I cancel the contract?

14-day cancellation

You may cancel your policy at any time. If you cancel within **14 days** of receiving your policy documentation, we will refund premiums paid provided you have not already travelled, and no claims have been reported or paid.

After 14 days you may cancel, but we will not refund you any premium. To cancel, contact us by the methods below:

Phone: contact the customer service via +31 (0) 20 794 0627

Email: info.benelux@chubb.com