

Travel and 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 –Travel and *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 in the policy schedule and [policy wording](#).

What is this type of insurance?

This travel and cancellation insurance provides coverage for urgent medical expenses, cancellation costs, loss of personal belongings/money and a range of other coverages while traveling outside the Netherlands. This coverage is valid for flights booked through your chosen travel agent.



What is insured?

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the policy wording.

- ✓ **Cancellation***: total cost of your flight plus up to € 500, - for other unused travel costs
- ✓ **Emergency medical expenses & repatriation expenses***: up to € 500.000, - (including accompanying traveller expenses up to € 60, -/day with a maximum of € 600, -)
- ✓ **Costs of cremation or burial abroad or repatriation of mortal remains***: up to € 5.000, -
- ✓ **Hospital benefit**: in the limit of € 15, - for each full 24 hours up to € 750, -
- ✓ **Curtailement***: up to € 500, - in Europe, up to € 1.000, - Worldwide
- ✓ **Personal Belongings & Baggage***: up to € 1.500, - with a maximum of € 250, - per item
- ✓ **Delayed baggage**: up to € 200, - after a delay > 12 hours
- ✓ **Flight delay** (each complete 12-hour period): € 75, - after 12 hrs, up to € 300, -
- ✓ **Travel abandonment***: up to € 500, - in Europe, up to € 1.000, - outside Europe after a 24-hour delay
- ✓ **Missed departure***: up to € 200, -
- ✓ **Loss of Passport/Driving license**: up to € 250, -
- ✓ **Personal Money***: up to € 300, -
- ✓ **Personal accident**: up to € 10.000, -
- ✓ **Overseas Legal expenses***: up to € 10.000, -
- ✓ **Personal liability**: up to € 1.000.000, -

* 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 the 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 and/or in the Netherlands.
- ✗ Personal property or valuables left unattended.
- ✗ 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 act.
- ✗ 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?

- ! An excess of € 50, - applies per person per benefit claimed for certain benefits (cancellation excess is 10% of claim, subject to minimum of € 50, -).
- ! Missed Departure is only covered for public transport not arriving on schedule, or your car/taxi suffering a breakdown or accident.
- ! Children must travel with an adult, who is listed as the insured on the policy schedule.
- ! Coverage for health insurance and hospital expenses applies only if there is valid health insurance or any other public or private law in the Netherlands.



Where am I covered?

- ✓ Europe or Worldwide 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?

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 supply at your own expense any information, evidence and receipts we require including medical certificates signed by a doctor, police reports and other reports following loss or injury.
- You must take reasonable precautions to protect against 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:

- Medical Expenses and/or repatriation claims – call Chubb Assistance on +31 (0) 20 794 0627 (option 1).
- Phone number: +31 (0) 20 794 0627 or by e-mail: travelinsurance.be@crawford.com



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 end 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.
- Cover for all other benefits commences when you begin your trip shown as the start date on your policy schedule. Cover continues until you return at the end of your trip, or the cover end date shown on your policy schedule whichever occurs first.

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