

# Short-term cancellation insurance Recreatieverzekeringen.nl



## Information document about the insurance product

Company: Anker Verzekeringen n.v., schadeverzekeraar, licence number: 12000661 (NL)  
Product: Short-term cancellation

This document only provides a summary of the key features of the insurance. You will find all the terms and conditions in the [policy conditions](#).

### What is this type of insurance?

Are you unexpectedly unable to travel? Or do you need to break off a trip for one of the covered reasons? Then this insurance policy covers the cancellation costs up to a maximum of the travel sum you paid. This protects you against the cost of cancellation and unused travel days. This short-term policy starts on the purchasing date.

### What is insured?



- ✓ This card shows the main cancellation reasons.

#### Health

- ✓ We pay out upon death, accident, serious illness or unexpected, necessary medical treatment, and if you are unable to travel due to pregnancy complications.

#### Family

- ✓ We pay out upon death, accident, serious illness or unexpected, necessary medical treatment of family up to the second degree.

#### Extra information

Family in the first degree are parents and children. Family in the second degree are brothers, sisters, grandparents and grandchildren. Family in the third degree are uncles, aunts and children of brothers and sisters.

#### Work

- ✓ We pay out if you cancel your trip for reasons such as getting a new job after being unemployed, or redundancy not attributable to your performance.

#### House

- ✓ We pay out if you cancel a trip because you were unexpectedly offered a rental home. We also pay out if you have to be at home due to damage incurred in your own home.

#### Self-organised trip.

- ✓ Have you booked all components of your trip individually? If one component is unexpectedly not available and this affects the entire trip, then you are insured for a maximum of the cancellation costs for the other parts.



### What is not insured?

#### Family in the 3rd degree

- ✗ You are not insured in case of death or illness of friends or family in the 3rd degree. Or if the reason of cancellation could have been foreseen at the time of application.

#### Extra information

Family in the first degree are parents and children. Family in the second degree are brothers, sisters, grandparents and grandchildren. Family in the third degree are uncles, aunts and children of brothers and sisters.

#### Disaster at the travel destination

- ✗ Cancellation due to a natural disaster, epidemic or attack in the holiday country is not insured. Sometimes The Contingency Fund reimburses (part of) such costs. Travel advice is issued by the government.

#### Reason not stated in the insurance arrangements

- ✗ If you want to cancel your trip for a reason that is not stated in the insurance arrangements, this is not insured. In that case you are not entitled to reimbursement.



### Are there any restrictions on cover?

- ! We reimburse the cancellation costs up to the maximum insured travel sum.

#### Maximum reimbursement

- ! We reimburse the (booking/cancellation) costs that you have already incurred and that are not reimbursed. Up to the insured travel sum. If you cancel your trip prematurely, we will reimburse the costs for the unused vacation days.



### Where am I covered?

- ✓ You always have European coverage.



### What are my obligations?

If you apply for this insurance policy, you must answer our questions truthfully. You must make a maximum effort to prevent and limit the damage. Inform us as soon as possible when changes in your situation occur.

#### Extra information

For group cancellation insurance, you are required to provide the list of names of people in your travel company. Look in the conditions for further information.



### When and how do I pay?

You pay a premium on the travel sum. Payment can be made via the travel organisation where you book your trip or via direct debit.



### When does the cover start and end?

The insurance starts on the start date documented in your insurance policy and ends on the last day of the trip.



### How do I cancel the contract?

The insurance will automatically end at the end of your holiday or on the end date of your policy, whichever date is earlier.