



Tasman Verzekeringen

International Travel Insurance

Terms and Conditions of Insurance TASU19

These are the terms and conditions of insurance for Tasman International Travel Insurance.

These terms and conditions of insurance consist of the general terms and conditions for Tasman International Travel Insurance and the coverage conditions. This insurance gives you extensive cover when travelling abroad for a prolonged period of time for studies, (special) work, or a long trip.

Winter sports and extreme sports are also covered.

How to read these terms and conditions of insurance

All the arrangements and agreements with respect to this insurance are specified in the policy schedule and in the terms and conditions of insurance.

Contradictions between terms and conditions

If there are any contradictions between the different terms and conditions, the arrangements and agreements specified in the policy schedule take precedence over the coverage conditions, which, in turn, take precedence over the general terms and conditions for Tasman International Travel Insurance.

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A. General terms and conditions

1. Who we are and what you can expect from us

We are the Dutch branch of AWP P&C S.A., which has its registered office in Paris, France. We also operate under the name Allianz Global Assistance.

Our address is:

Poeldijkstraat 4, 1059 VM Amsterdam

And our postal address is:

Postbus 9444, 1006 AK Amsterdam

Amsterdam Chamber of Commerce, number: 33094603.

We are registered with the Netherlands Authority for the Financial Markets (Autoriteit Financiële Markten, or AFM) under number 12000535 and licensed by the Dutch central bank (De Nederlandsche Bank N.V.).

You can expect us to:

- assume mutual trust;
- respond quickly to your requests for help;
- take your perspective;
- settle claims swiftly.

By 'settling a claim' we mean covering the costs incurred and paying compensation.

We settle a claim by:

- providing a service and/or
- replacing the insured object or
- issuing financial compensation.

Section C, Coverage details, specifies the types of loss we cover and how.

2. How we assess and cover a loss

- You will hear from us as soon as possible whether or not we will cover the loss, and specify the amount of the compensation. For our response times, please check our website.
- Please complete the claim form in full and truthfully. Only then will we be able to properly assess the loss.

3. Recovery of compensation

In the following cases, we will seek recovery of the compensation we paid:

- If someone else turns out to be liable for your loss, we are entitled to seek subrogation, i.e. recover the compensation from the liable party.
- If we find out later that a loss was not covered after all, we are entitled to seek repayment of the compensation we paid.
- You must have original copies of the bills. We may ask to see them as proof.
- If we pay out on a claim relating to an insured object, we may ask you to transfer ownership of the object to us.

4. Multiple policies

- If you are entitled to compensation under another insurance policy, scheme, or the law.
 - we will not pay out on your policy with us.
 - We will, however, cover the loss that is not covered by the other insurance policy, scheme, or the law.
 - This limitation does not apply to an accidental death benefit or an accidental disability benefit.
 - If we do decide to cover a loss or cover costs in advance on your request, this will automatically mean that you transfer any entitlement to compensation under another insurance policy, scheme, or the law to us.

- If you have taken out multiple policies with us that cover the same risk, we will never pay out more than twice the sum insured.

5. Who we insure

- We insure only residents of the Netherlands. This means that you, for the duration of the policy:
 - are registered in the Dutch Persons Database;
 - actually live in the Netherlands.
- The policy will be void if we have already let you know once that we do not or no longer want to insure you. If you have already paid the premium, we will refund it.

6. Paying the premium

- The full premium is payable within thirty days and must always be paid in full before the cover takes effect. If you fail to pay on time, you will not be covered. You will then still be required to pay the premium, even if the policy term has ended.
- To make sure you are covered, pay your premium, the administration fee, and any collection charges as soon as possible by bank transfer. As soon as we have received the payment, you will be covered again. Do bear in mind, however, that coverage is not backdated, meaning that you were not covered in the intervening period.

7. Policy changes

If you decide to amplify your cover during the term of your policy from supplementary medical cover to full medical cover, the new premium will be prorated to the term remaining on your policy. The new cover will take effect on the date you requested the change. It is not possible to add, remove, or reduce cover during the term of your policy.

8. Cancelling your policy

If you want to cancel the policy because your trip turns out to be shorter than you expected, you will be entitled to a refund of part of the premium you paid. This applies only if we have not paid out more than €5,000 to you on claims on your policy and if your trip ends at least one month before the policy end date.

9. When we can cancel your policy

We will cancel your policy if you:

- have misled us because the information you provided to us when you took out the insurance was incorrect or incomplete;
- deliberately made false statements in a claim;
- file many or unclear claims. We will then first look into why this happened and whether further claims could be prevented in the future. If we think that is not possible, or you refuse to cooperate, we may cancel the policy with two months' notice. We will then write to you about that;
- have committed fraud or scammed or deceived us. We will then write to you about that. The policy will then be terminated as of the date stated in the letter.

Please note:

See also Clause 12 'How we deal with fraud' for more reasons why we may terminate your policy.

10. What to do when you have a complaint

If you have a complaint, please get in touch with us. If you are unable to work it out with one of our employees, you can lodge the complaint with our board. If you are not happy with the solution they offer,

take the matter to the Dutch Financial Services Complaints Board (www.kifid.nl). The address is: Postbus 93257, 2509 AG The Hague, Netherlands. Alternatively, call them on the following number: +31 70 333 8 999. Or visit www.kifid.nl. You can also take your complaint to court. All insurance policies taken out with us are governed by Dutch law.

11. Privacy and personal data

In our collecting, obtaining, and processing of personal data, we abide by the guidelines of the Dutch Data Protection Authority and the Dutch Association of Insurers. For further details, please consult the Privacy appendix to these terms and conditions of insurance.

12. How we deal with fraud

An insurance policy is taken out on the basis of mutual trust. When someone commits insurance fraud, all the other policyholders and we are adversely affected. This is why we do everything we can to detect and investigate fraud.

Whenever we detect fraud, we take measures such as the following:

- Not paying out on a claim
- Recovering compensation we paid
- Charging for additional costs incurred
- Cancelling the policy or policies with us
- Reporting the matter to the police
- Reporting the fraud to the Central Information System Foundation (CIS foundation). This is how we warn other insurers about fraudsters
- Passing the personal data on to the Dutch Association of Insurers' Anti-Insurance Fraud Unit (Centrum Bestrijding Verzekeringsfraude)
- Recording the personal data in our internal Incident Register. Only employees of our Fraud department have access to this register
- Recovering our investigation costs through the Direct Liability Service Organisation (Service Organisatie Directe Aansprakelijkheid (SODA)). This is subject to standard compensation of €532.

13. Definitions

- *Emergency centre*: The emergency Centre operated by AWP Services NL B.V.
- *Nuclear reaction*: Any nuclear reaction where energy is released, such as nuclear fusion, nuclear fission, or artificial and natural radioactivity.
- *Luggage*: These are items that you, as an insured person, take with you on your trip for personal use.
- *Extreme sports*: Sports involving a higher than normal level of risk, such as hunting, mountaineering, rock climbing, abseiling, speleology, bungee jumping, parachuting, paragliding, hang gliding, flying an ultralight aircraft, and flying a glider.
- *Extreme winter sports*: Winter sports involving a higher than normal level of risk, such as ice climbing, skeleton, bobsleigh, ice hockey, speed skiing, speed races, skijoring, ski flying, figure jumping as part of freestyle skiing, ski mountaineering, off-piste skiing, paraskiing, and heliskiing.
- *Digital/electronic equipment*: a drone, photo, film, video/DVD equipment and accessories, audio-visual equipment and/or computers and accessories.
- *Serious illness*: An illness diagnosed by a physician that involves a considerable strain on the body and mind. Medical treatment is required immediately.
- *Expedition*: A voyage of discovery or a research trip to remote territories that involves a higher than normal level of risk. The heightened risk is caused by the fact that additional effort is needed and/or by the limitations and hazards of the environment.

- **First-degree relatives:** Partner, parents, parents-in-law, children, and your children's partners.
- **Second-degree relatives:** Grandchildren, grandparents, brothers, brothers-in-law, sisters, sisters-in-law.
- **Third-degree relatives:** Great-grandparents, great-grandchildren, nieces and nephews (your brother's or sister's children), and uncles and aunts (your parents' brothers and sisters).
- **Money:** By 'money' we mean cash money.
- **Family members:** Partner with whom the policyholder shares a household and/or children up to the age of 26 who live the policyholder.
- **You:** The insured person.
- **You/Policyholder:** The person who took out the insurance policy.
- **Valuables:** These are valuable items, such as jewellery, watches, fur, precious stones, pearls, binoculars, and items made of gold, silver, or platinum.
- **Mobile devices:** Smartphones, tablets, and laptop computers.
- **Acts of war:** By this we mean armed conflict, civil war, insurrection, domestic rebellion, insurgence, and mutiny. These six forms of acts of war and their definitions are part of the wording that the Dutch Association of Insurers has registered.
- **New-for-old value:** This is the amount of money you need to buy the item new. This means an item of the same type and quality.
- **Necessary costs:** Costs that cannot be postponed until after the insured person's return to the Netherlands. This includes costs of treatments, goods, services, and other matters.
- **Accident:** A sudden, external impact on the body of the insured person that leads directly and exclusively to physical injury or death of the insured person.
This is to be corroborated by a physician. It also includes sunstroke, frostbite, drowning and exhaustion, starvation, dehydration in a situation where you end up being isolated.
- **Public transport:** Passenger transport that is publicly accessible, i.e. anyone who wants to can use this form of transportation.
- **Partner:** Spouse, registered partner, or person with whom you have been living together for at least 1 year.
- **Private trips:** Travel or a stay of a recreational nature. This travel is in no way related to a profession, business, job, studies, internship, or other work.
- **Policy schedule:** This page is part of the terms and conditions of insurance. It specifies what is covered by your policy.
- **Recreational diving:** Engaging in underwater sports within recreational limits (at least not to depths of over 40 metres).
- **Trip:** the trip from the time of departure from the Netherlands up to arrival back in the Netherlands.
- **Travel documents:** Driving licences, vehicle registration documents, vehicle registration plates, transport tickets purchased specifically for use during the trip, proof of identity, tourist cards, passports, laissez-passers, ski passes, and visa.
- **Travel companion:** A person with whom you go on the trip, including the outbound and inbound journey.
- **Sports gear:** This includes all items used for recreational winter sports and extreme sports, underwater sports, walking, cycling, golf, ice skating, roller blading and inline skating, canoeing and (wind/kite) surfing, archery, crossbow shooting, racket and ball sports, equestrian sports, and other sports. It does not include the sports gear for the sports listed in Clause 8C, under B, as sports that are not covered.

- **Loss:** Personal injury or loss or damage to goods. And costs that are a direct consequence of personal injury or loss or damage to goods.
- **Technical diving:** Engaging in underwater sports beyond the recreational depth limit of 40 metres, including decompression, cave, and wreck diving.
- **Friendly turn:** Performing work for no consideration.
- **Insured person(s):** The person insured and specified in the policy schedule.
- **We/Us/Insurer:** AWP P&C S.A. - Dutch Branch (with registered office in Paris, France), also known as Allianz Global Assistance. Address: Poeldijkstraat 4, 1059 VM Amsterdam.
- **Winter sports:** Any sport that depends on snow and/or ice and involves a normal level of risk.
- **Place of residence:** The town/city where the policyholder resides. As registered in the Dutch Persons Database.
- **Business trips:** Travel or a stay on account of a profession, business, job, studies, internship, or other work.

B. Coverage details

1. How can we help?

Emergency situation? Call the emergency centre right away: **+31 (0)20 592 91 87** (available 24 hours a day, 7 days a week).

- The emergency centre will provide the required help as quickly as reasonably possible. Any help will be provided in close consultation with you. There may be government regulations or other circumstances that impede us from providing the required help.
- When you contact the emergency centre for help, we will tell you what we can do for you.
We will let you know as soon as possible whether or not we will cover your loss and specify the amount of the compensation.
- The emergency centre can pay certain costs up front for you.
- The emergency centre is not liable for the errors or shortcomings of others. This does not limit the liability of these others.
- You will be liable to pay the costs of any assistance that you arrange yourself.

Please note:

Costs are covered only with prior approval from the emergency centre.

2. Who is insured

The persons specified in the policy schedule are insured. The policy also provides cover for insured persons who go on holiday separately.

3. The kind of travel that is covered

The policy covers the following travel:

- private travel;
- travel for studies;
- travel for an internship or (volunteer) work;
- au pair work.

Please note:

You are never covered while performing the actual work listed in Clause 8. 'Policy exclusions.'

Please note:

If you do not abide by the rules, you may not be covered. We may then also reject a claim and/or cancel your policy.

4. Coverage effective date

- Coverage takes effect on the policy start date and lasts until the policy end date specified in the policy schedule.
- The policy is effective from the moment you leave your home until you return to your home. The policy will not provide cover if you have the policy take effect during your trip.
- If you take out the policy and change your mind, you can cancel the insurance up to 14 days after receiving the first policy schedule. It will then be as if the insurance was never taken out and we will refund the premium you paid. We will then also ask you to pay back any compensation we paid on a claim.

5. Where the policy provides cover

- The policy provides cover in the whole world.
- If the policy schedule states 'Europe', cover is limited to the countries of Europe. 'Europe' includes the Azores, the Canary Islands, Madeira, and non-European countries on the Mediterranean. Cover also extends to Russia, up to the Ural Mountains and the Caucasus. Travel by sea between the territories specified is also covered.
- In the Netherlands, medical cover is provided up to a maximum of 21 days if your travel in the Netherlands is part of your foreign trip.

6. Maximum trip duration

- Trips of up to a maximum of 24 months are covered. The policy schedule states from when and until when you are insured.
- You can extend your policy while you are on a trip, provided that the trip has not yet reached the maximum duration of 24 months.
- Extending the policy constitutes taking out a new policy.

7. What we expect from you

Like with every insurance policy, there are rules. You have to abide by these rules. We expect you to:

- contact us as soon as possible in case of a loss. Contact us:
 - within 24 hours if an insured person has died. You can do so by phone or email;
 - within 7 days after admission if an insured person has to be admitted to hospital for longer than 24 hours. You can let us know by phone, in writing, or by email;
 - within 28 days after your return to the Netherlands in all other cases.
- respond to our proposals. This is subject to a maximum term of 180 days;
- provide us with accurate and necessary information and acquaint yourself with all relevant important information;
- follow instructions given by the emergency centre;
- abide by the law;
- take good care of your belongings;
- go to every effort to limit a loss;
- send us what we request you to send us.

8. Policy exclusions

A. We do not provide assistance and do not cover a loss if it was caused by the following activities:

- Taking part in a criminal offence. Or because you violated safety regulations;
- Intent or gross negligence. This also includes (attempted) suicide;
- Taking part in crime, rows, and fights;
- Excessive consumption of alcohol or narcotics;
- Dangerous acts (risky venture) and taking part in expeditions;
- Acts of war or nuclear reactions.

B. Cover is not provided:

- if you were not sufficiently careful. You are obligated to take reasonable measures to prevent a loss. For a more detailed run-down, refer to the 'Taking good care of your belongings' clause;
- if you have deliberately provided false information to us when you took out the policy or in a claim. This also includes refusal to cooperate in settling a claim;
- if you have withheld important information or failed to notify us of changes;
- if the loss is already covered by a scheme, the law, or another insurance policy. Or if it would have been covered if you were not insured with us.

C. Cover is not provided if a loss occurred:

- while flying on a non-accredited airline;
- while working on a plane as a flight crew member;
- while engaging in the following sports: boxing, wrestling, karate and other martial arts, jujitsu, and rugby.
- while:
 - doing engineering work in the (offshore) oil/petrochemical industry;
 - working as an (international) lorry/bus driver;
 - working as a reporter, journalist, photographer, and the like.

D. Cover is not provided either if:

- your belongings are seized or confiscated;
- you could have expected the costs, such as in case of a pre-existing condition;
- you take part in hijacking, strike, or terror or are knowingly and wilfully present during such acts;
- you are aboard a ship outside territorial waters in a capacity other than as passenger.

We cannot provide coverage or make payments to persons, companies, governments, and other parties to which we are not allowed to provide coverage or make payments under national or international agreements (sanction lists).

9. Taking good care of your belongings

The policy provides cover only if you have been sufficiently careful. You are required to go to every effort to prevent theft, loss, or damage. In this respect, we assess whether you could in all reasonableness have taken better measures to prevent the loss. If so, we will not cover the loss. Please find below a few examples of situations where we will not cover the loss. We will not cover a loss if:

- you leave your belongings unattended;
- you leave your belongings in a car or other motor vehicle. The policy will, however, cover your belongings inside a car if the car is locked properly and your belongings are not visible from the outside. Cover is then also subject to signs of forced entry and the loss must have occurred between 7am and 10pm. You must be able to submit a police report or proof that you have reported the theft to the police that shows at what time the loss occurred;

- you leave your digital/electronic equipment, travel documents, valuables, or money out of reach.
- Please note that we will not cover these belongings either if they are left in a properly locked means of transport. Or left unattended in a room that is not properly locked;
- money or valuables stolen from a tent, caravan, pleasure yacht, car, or other means of transport;
- valuables stolen from a caravan, camper, or pleasure yacht. Except if they were kept in a safe and there are signs of forced entry;
- digital/electronic equipment stolen from a camper, caravan, or pleasure yacht. Except if these belongings were kept in a properly locked storage space and there are signs of forced entry;
- digital/electronic equipment stolen from a tent;
- luggage stolen from a car and/or caravan/camper that was packed for departure for the trip. This also includes if the whole vehicle was stolen.

C. Coverage details

Compensation will be paid for the covered loss up to the maximum sum insured per person and per event, except where the terms and conditions state otherwise.

1. SOS assistance

We will pay necessary costs incurred for assistance. You do, however, need prior approval from Allianz Global Assistance's emergency centre. Below you will find a run-down of the events for which we cover the costs. Coverage is provided for insured persons and one travel companion who also has insurance with Allianz Global Assistance, but not on the same policy.

Covered		Maximum
Covered	<ul style="list-style-type: none"> • In case of illness or an accident, we cover extra costs incurred for: <ul style="list-style-type: none"> - accommodation; - transport for hospital visits; - a return journey to a place of residence in the Netherlands by ambulance, taxi, and/or public transport. 	<ul style="list-style-type: none"> €75 per day €75 per policy per trip Necessary costs
	<ul style="list-style-type: none"> • If your life is in danger due to illness or an accident, and this is confirmed by our medical adviser, we will cover the following for a maximum of two non-insured relatives: <ul style="list-style-type: none"> - the costs of travel from and back to the Netherlands by public transport; - the accommodation costs 	<ul style="list-style-type: none"> Necessary costs €75 per day for a maximum of 10 days
	<ul style="list-style-type: none"> • In case of search and rescue when you are missing, we will cover: <ul style="list-style-type: none"> - the costs you have to incur according to local, competent authorities. 	<ul style="list-style-type: none"> Necessary costs
	<ul style="list-style-type: none"> • If you die while abroad, we will cover: <ul style="list-style-type: none"> - additional costs for insured persons' return journey to the Netherlands by public transport; - transportation of the body to the Netherlands; - or the costs of a burial or cremation abroad up to what it would have cost to transport the body to the Netherlands. This will then include the costs incurred to have two relatives come over to attend the burial or cremation, and their accommodation. 	<ul style="list-style-type: none"> Necessary costs Necessary costs €75 per day for accommodation costs
	<ul style="list-style-type: none"> • In case of illness, accidents, or death of non-travelling first-degree or second-degree relatives or the death of a non-travelling third-degree relative, we will cover the additional costs of: <ul style="list-style-type: none"> - return journey to the Netherlands by public transport; - the return to the holiday destination. Only if you are returning at least one month before the scheduled return date. 	<ul style="list-style-type: none"> Necessary costs Necessary costs for a maximum of two persons
	<ul style="list-style-type: none"> • If you are travelling by yourself, because your travel companion has died abroad, we will cover the following for one relative who is not included on your policy: <ul style="list-style-type: none"> - the costs of travel from and back to the Netherlands by public transport; - the accommodation costs. 	<ul style="list-style-type: none"> Necessary costs €75 per day for a maximum of 5 days
	<ul style="list-style-type: none"> • In case of serious damage to your belongings in the Netherlands, we will cover: - the additional costs incurred for the return journey to the Netherlands by public transport. 	<ul style="list-style-type: none"> Necessary costs

	<ul style="list-style-type: none"> In case of an unavoidable delay (due to natural disaster or a strike at transport companies), we will cover the additional costs incurred for: <ul style="list-style-type: none"> return journey to the Netherlands by public transport; necessary stay (beyond the scheduled duration of the holiday). If an incident is covered, we will also cover: <ul style="list-style-type: none"> telecommunication costs; having medication sent to you; If you have paid anything up front for extreme (winter) sports and you are unable to use these services due to an accident or hospital admission, or you have to return to the Netherlands due to a covered incident, we will cover the following: <ul style="list-style-type: none"> access; rented sports gear; lessons. 	<p>Necessary costs €75 per day</p> <p>€100 per event Necessary costs</p> <p>Necessary costs</p> <p>Necessary costs</p> <p>Necessary costs</p>
Excess	None	
Not covered	<ul style="list-style-type: none"> Assistance contracted and costs incurred without the emergency centre's approval. Costs incurred on account of illness or an accident without medical necessity. For a more detailed run-down, refer to the 'Policy exclusions' clause. 	
Further particulars	<ul style="list-style-type: none"> Travel companion insured with another insurer: <ul style="list-style-type: none"> if you have to incur costs because of the illness or an accident of a travel companion who is not included on your policy, we will cover your additional costs as well. Needless to say, this cover will be up to the possible costs that would have applied if the travel companion had been insured with us. This travel companion must, however, have their own valid insurance that does not cover your costs. We will cover transport by ambulance aircraft to the Netherlands only if: <ul style="list-style-type: none"> you are unable to travel by normal ambulance, taxi, or public transport; it can potentially save your life and/or reduce the chance of disability; we have approved it beforehand. If you want cover for medically required transport to the nearest hospital, you need to have included the 'Supplementary medical costs' or 'Full medical costs' cover options on your policy. We will have medication sent to you if: <ul style="list-style-type: none"> there are no alternatives available locally; that is necessary because of illness, an accident, loss, or theft. <p>Please note: we will not send medication if you simply forgot to bring your medication. Or if you did not bring enough.</p>	

2. Accidents

If your policy schedule states 'Accidents', this means that you are insured for accidents.

This coverage means that we will pay out a death benefit or a permanent disability benefit in case of death or permanent disability caused by an accident.

		Maximum
Covered	<ul style="list-style-type: none"> Accidental death We limit the accidental death benefit as follows: <ul style="list-style-type: none"> while riding a motorcycle/scooter when taking part in races or training for races; while performing work; while engaging in extreme winter sports, extreme sports, and technical diving, Accidental permanent disability We limit the accidental permanent disability benefit as follows: <ul style="list-style-type: none"> while riding a motorcycle/scooter; when taking part in races or training for races; while performing work; while engaging in extreme winter sports, extreme sports, and technical diving, 	<p>€25,000</p> <p>€6,000</p> <p>€6,000</p> <p>€6,000</p> <p>€6,000</p> <p>€75,000</p> <p>€25,000</p> <p>€25,000</p> <p>€25,000</p> <p>€25,000</p>
Excess	None	
Not covered	<ul style="list-style-type: none"> Disability caused by a pre-existing condition. Work specified in Clause 8 C. For a more detailed run-down, refer to the 'Policy exclusions' clause. 	
Further particulars	<ul style="list-style-type: none"> Our medical adviser will assess the degree of permanent disability. He or she will do so based on information obtained from attending physician(s). Or we will bring in an independent physician. If we confirm permanent disability, we do so based on the tables of the American Medical Association. We will also factor in to what extent the insured person was already disabled prior to the accident. If you have taken out multiple accident insurance policies with us, the overall benefit will never exceed €125,000. 	

Death or disability	<ul style="list-style-type: none"> • A physician has to confirm whether or not there is a chance of permanent disability. This confirmation must be issued within twelve months after an accident. Failing that, we will not be able to pay out on a permanent disability claim. • In case of death, the death benefit will be paid to the insured person's legal heirs. They will then be required to provide a certificate of inheritance. Neither the Kingdom of the Netherlands nor the insured person's creditors are entitled to the death benefit. • In case of permanent disability, we will pay the permanent disability benefit out to you. We will do so after the degree of permanent disability has been established conclusively. • If you were in an accident, you must submit to an examination by our medical expert or a hospital chosen by us. • We will never pay out more than the sum insured, including when claiming for multiple accidents combined. • In case of accidental death, the heirs must consent to an autopsy on the body. Without this consent, there is no coverage. • If the degree of permanent disability cannot be established within two years, we have the right to postpone the benefit. We will then pay interest at the statutory rate on the amount we have not yet paid out. • If you were to die within two years after the accident as a result of the injuries sustained in the accident, we will pay out the death benefit. If we had already paid a permanent disability benefit, we will deduct this amount from the death benefit. • For a more detailed run-down, refer to the 'What we expect from you' clause.
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3. Luggage

If your policy schedule states 'Luggage', you are insured for that.

	Maximum
Covered	
<ul style="list-style-type: none"> • Theft, loss, or damage 	€3,500
<ul style="list-style-type: none"> • Digital/electronic equipment, including accessories <ul style="list-style-type: none"> - maximum - mobile devices 	€1,750 €500
<ul style="list-style-type: none"> • Other luggage, maximum per item 	€500
<ul style="list-style-type: none"> • Damage to accommodation 	€500
<ul style="list-style-type: none"> • Items bought during the trip 	€350
<ul style="list-style-type: none"> • Gifts for others 	€350
<ul style="list-style-type: none"> • Replacement clothes and personal care items if luggage has gone missing or arrives later 	€350
Excess	
<ul style="list-style-type: none"> • Per person per event 	€50
<ul style="list-style-type: none"> • For replacement clothes/personal care items 	None
<ul style="list-style-type: none"> • For travel documents 	None
Not covered	
<ul style="list-style-type: none"> • Photos, documents, and securities. This also includes items that represent value as an object of art or collector's item. • Business items. These are things you use in the exercise of your profession or in conducting your business. • Items that are lent or rented to, or placed in the custody of people other than yourself or a co-insured person. • A loss caused by slowly acting influences such as wear and insects. • A loss caused by a defect in the items. • Disfigurements, such as scratches, dents, and stains. • Means of transport and parts thereof, such as motor vehicles, trailers, caravans including awnings, aircraft, and boats. A bicycle is covered and considered to be other luggage. • Breakage of breakable items. This is covered if the items broke due to an accident with the means of transport, or due to a break-in, theft, robbery, or fire. • Theft or loss of money, or damage to money. • For a more detailed run-down, refer to the 'Taking good care of your belongings' clause and the 'Policy exclusions' clause. 	
Further particulars	
<ul style="list-style-type: none"> • Digital equipment, valuables, mobile devices, and travel documents must be carried as hand luggage in transit. • Items that make up equipment together are considered one single item, such as a camera with its objectives, filters, tripod, and bag. • Sports gear is also covered, regardless of whether it is your own or rented. • Maximum of one claim for a telephone per policy per insured person. 	

In case of a loss	<ul style="list-style-type: none"> • In case of loss or theft, report it to the local police right away. If you are staying at a hotel, report the loss or theft to the hotel management. In case of loss or theft while in transit, report it to the transport provider. • We will cover the repair costs, but we may also choose to compensate the loss (partially) in kind. • Click the following link for the depreciation list for travel luggage: www.allianz-assistance.nl/reisverzekering/veel-gestelde-vragen/hoestellen-we-de-vergoeding-vast-voor-een-artikel • We will never pay out more than the insured item originally cost. • For a more detailed run-down, refer to the 'What we expect from you' clause.
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4. Supplementary medical costs or Full medical costs

If your policy schedule states 'Medical costs', this means that medical costs are covered.

The coverage for medical costs comes in two versions. For Supplementary medical costs, you need to have medical cover on another policy in the Netherlands. For Full medical costs, you do not need to have medical cover on another policy in the Netherlands. The policy schedule states which coverage applies in your case. We will cover the costs of physicians, medical specialists, and hospitals as per the table below. These costs must then have been incurred on account of an illness or accident. It must be for regular healthcare that is recognised by the competent authorities. The sums insured are per person per policy.

	Maximum
Covered	<p>Medical costs for physicians, medical specialists, and hospitals. These must be accredited by the competent authorities.</p> <ul style="list-style-type: none"> • Abroad: <ul style="list-style-type: none"> - Physician and hospital costs Necessary costs - crutches and wheelchair €250 - Prostheses due to an accident €250 - Dental costs due to an accident €500 - Dental costs due to emergency care €250 - Follow-up treatment in the Netherlands €1,000 • In the Netherlands when interrupting the trip to return to the Netherlands for a maximum of 21 days: <ul style="list-style-type: none"> - Physician and hospital costs €25,000 - Crutches and wheelchair €250 - Follow-up treatment costs €1,000 - Dental costs due to accident €500 - Dental costs due to emergency care €250 • Medically required transport to the nearest hospital by taxi, ambulance, or ambulance aircraft. Necessary costs
Excess	<ul style="list-style-type: none"> • Per person per policy €75 • The statutory excess for your compulsory health insurance is covered by this policy. If you have opted for a voluntary higher excess, the part beyond the statutory excess is not covered and, therefore, payable by you.
Not covered	<ul style="list-style-type: none"> • If you are not insured for medical costs in the Netherlands under the compulsory basic health insurance. Please note: If the policy schedule states 'Full medical costs' and you are under 61 years of age, this exclusion does not apply. You will then be covered for Medical expenses under this policy, even if you do not have basic health insurance. It will then be up to you to arrange this with a Dutch health insurer. We are not a Dutch health insurer. • Costs of treatment without medical necessity. • Costs of medication to change body weight. • Costs incurred to continue an ongoing treatment. • Costs incurred while performing the work specified in Clause 8 C. • Pregnancy, unless there are complications. • When the treatment could have been postponed until after the first possible return to the Netherlands. • Unnecessarily costly treatment. • For a more detailed run-down, refer to the 'Policy exclusions' clause.
In case of a loss	<ul style="list-style-type: none"> • Claims for the following compensation are subject to the specific approval of the emergency centre: <ul style="list-style-type: none"> - transport in relation to an illness or accident; - hospital admission for longer than 24 hours. Report this to the emergency centre within seven days. • For a more detailed run-down, refer to the 'What we expect from you' clause.

5. Legal assistance

If your policy schedule states 'Legal assistance', you are insured for that.

		Maximum
Covered	<p>Legal support provided by DAS is covered:</p> <ul style="list-style-type: none"> when claiming damages on account of injury to you personally or loss or damage to your belongings (not including vehicles). Damages are claimed from the person who is liable because they acted unlawfully; <ul style="list-style-type: none"> in case of criminal proceedings. Legal support is not covered if the criminal act was committed with (conditional) intent or knowingly and willingly; in case of disputes over contracts that you entered into in direct relation to your trip. Check www.allianz-assistance.nl/rechtsbijstand for details of how and on what conditions DAS will provide legal assistance. For example, if DAS expects the costs of legal assistance to exceed those of the damages suffered, DAS can decide to cease to provide legal assistance and compensate the damages instead. 	
Excess	<ul style="list-style-type: none"> If you want DAS to engage an external legal assistance provider to conduct legal proceedings or an administrative procedure on your behalf, you will be liable to pay DAS an excess. An excess will not be payable if it is compulsory by law and regulations to engage a lawyer for the procedure in question, i.e. on account of mandatory legal representation. If a procedure is subject to mandatory legal representation, you can choose to be represented by: <ul style="list-style-type: none"> a legal specialist employed by DAS; or a legal assistance provider of your choice, such as a lawyer or another adequately authorised specialist. Only after DAS has received the excess will DAS engage the external legal assistance provider that you have selected. 	€250
Not covered	<ul style="list-style-type: none"> Disputes over this policy or a dispute with DAS. If you are later proven right in an irrevocable judgement, DAS will reimburse you for all reasonably incurred legal assistance costs. This reimbursement will be capped at the sum insured. Issues dating back to before you took out this policy or that you could have expected to arise. Disputes over assuming someone else's obligations. Disputes over tax regulations, such as customs regulations. If the dispute is related to driving a car or operating a vessel without the proper authorisation. For a more detailed run-down, refer to the 'Policy exclusions' clause. 	
Maximum per claim	<ul style="list-style-type: none"> Unlimited cover for the fees of specialists employed by DAS. Including if they represent you in a legal or administrative procedure. For a run-down, refer to the General terms and conditions and the definitions of these terms and conditions of insurance. You will find a description there of the definitions we have used here. <ul style="list-style-type: none"> in Europe: Necessary costs outside Europe (if you have taken out 'Global Cover'): €50,000 Contract disputes are subject to a maximum of: €5,000 Advancing: €12,500 <ul style="list-style-type: none"> bail to secure your release; charges to get your belongings returned to you; or charges to lift an attachment on your belongings. <p>The amount in question must be paid back as soon as possible, at least within one year.</p> <ul style="list-style-type: none"> In case of a legal or administrative procedure that is not subject to mandatory legal representation, and you have DAS engage an external legal assistance provider, DAS will cover the necessary and reasonable processing costs (fees including office and other costs incurred by the external legal assistance provider for the procedure) up to the cost maximum. DAS will never cover costs beyond the cost maximum. €5,000 	
Further particulars	<ul style="list-style-type: none"> You will be assisted by a legal specialist. This will be an expert working for DAS. This DAS employee will consult with you about how to handle your conflict. He or she will also inform you about the feasibility of your intentions. If deemed necessary, DAS may engage a specialist who is not employed by DAS, such as a legal assistance provider or loss adjuster. This external specialist can then provide (part of) the legal assistance. Only DAS can engage such a specialist on your behalf. This means that you cannot engage a specialist yourself. 	

	<ul style="list-style-type: none"> • If a legal or administrative procedure has to be conducted on your behalf, you can choose a legal assistance provider yourself. In many cases, the DAS legal specialist can conduct the procedure for you. If you want, however, you can select a legal assistance provider who is not employed by DAS, such as a lawyer. This is what we refer to as an external legal assistance provider. • If the party with whom you have a conflict also receives legal assistance from DAS, you can also choose a legal assistance provider yourself. • An external legal assistance provider selected by you must practise in the country where the procedure is brought. • DAS legal assistance only takes on disputes over an interest of: • DAS cannot be held liable for a loss caused by the work of external specialists. 	more than €125
In case of a loss	<ul style="list-style-type: none"> • Legal assistance is provided on an in-kind basis, meaning that you will receive help in the form of legal assistance from DAS specialists. • Need legal support? Contact DAS Nederlandse Rechtsbijstand Verzekeringsmaatschappij N.V. as soon as possible. Telephone number: +31 20 651 75 17. Address: De Entree 222, 1101 EE Amsterdam. • If you have a complaint about legal assistance, you can lodge it with DAS (Postbus 23000, 1100 DM Amsterdam). • If you continue to disagree with DAS about the handling or feasibility of your case, DAS will proceed to seek a second opinion from a lawyer appointed by you and cover the costs involved. <ul style="list-style-type: none"> - This lawyer or colleague can then not be engaged for the (further) handling of the case. - This lawyer's judgement is binding on DAS. DAS will proceed as per this lawyer's advice. - If the lawyer found against you, you can still proceed on your own. If you then end up winning the case, DAS will cover the costs afterwards, up to the sum insured. 	

6. Liability

If your policy schedule states 'liability', you are insured for that.

This section of your policy covers you for any loss you cause as a private person or au pair. Please note that if you already have personal liability insurance elsewhere, that other policy will take precedence over this one. This policy does not apply while you perform professional activities other than au pairing.

	Maximum
Covered	<ul style="list-style-type: none"> • We cover the injury you cause to others and loss you cause to the property of others for which you are liable. We cover the loss if you were insured at the time when you caused the loss or when the loss arose.
Excess	None
Not covered	<ul style="list-style-type: none"> • Liability for a loss as a result of: <ul style="list-style-type: none"> - Intent: if you intentionally did or omitted something. This also applies if the loss was caused by you as a member of a group; - Sexual behaviour: sexual behaviour or behaviour with sexual connotations, in any shape or form. This also applies if the loss was caused by you as a member of a group; - Weapons: if the loss relates to the possession and/or use of weapons. • Liability for a loss caused: <ul style="list-style-type: none"> - to the belongings of the insured persons between them; - during the exercise of your profession other than working as an au pair, working for your company, or work paid for by others. • Liability for loss to items that you have in your possession unlawfully or that someone else has in their possession unlawfully on your behalf. • Liability for loss to items that you have in your possession or that someone else has in their possession on your behalf: <ul style="list-style-type: none"> - under an agreement; - during the exercise of your profession other than working as an au pair, working for your company, or work paid for by others; - and is the consequence of loss or theft of a means of payment (such as cash, debit card, and credit card); - and if the loss is caused to a motor vehicle (such as a car), mobile home, caravan, trailer tent, motorised vessel, sailing boat (including sailboards), or aircraft. • Liability for a loss caused while operating or by a motor vehicle, aircraft, vessel, or real estate (such as a house) in which you do not live, that is being built, or that is used for business purposes. • Fines and increases in compensation (called 'punitive damages' in some countries).

Maximum per claim	<ul style="list-style-type: none"> • For all insured persons combined. Up to €1,000,000 • For all insured persons combined in Australia. Up to €1,500,000 • In case of liability for loss to items that you have in your possession or that someone else has in their possession on your behalf. Up to €12,500 • Per event when performing a friendly turn for no consideration. Up to €11,500
Further particulars	<ul style="list-style-type: none"> • The insurer is Allianz Nederland Schadeverzekering N.V. • The liability of the insured person in a private capacity is also covered in case of a loss caused: <ul style="list-style-type: none"> - during unpaid volunteering, except in case of loss to items you use for the volunteering; - while performing a friendly turn for no consideration. This is subject to you also being liable if it were not a friendly turn. And to the loss not being caused by someone else. • Check www.allianz-assistance.nl/aansprakelijkheid for more information about this cover and when you are entitled to it.
In case of a loss	<ul style="list-style-type: none"> • Kindly report it to us as soon as possible. If you have not reported the loss within a year, we will not pay compensation. • If you are liable for a loss, we may pay the compensation directly to the injured party. • We will first assess whether or not you are legally liable for the loss you caused. Sometimes you feel liable, but are not liable by law. In that case, there is no entitlement to compensation. Next, we will assess whether the liability is covered under this policy. After that, we will examine whether the other party may also be (partly) to blame. If so, the compensation we pay may be lowered.

Appendix B-PL-Privacy18

As of 25 May 2018, this appendix is part of the terms and conditions of insurance.

Privacy and personal data

You are now reading our Privacy Statement. This statement explains what personal data we collect, how and why we collect it, and with whom we share this data.

1. Who we are

We are the Dutch branch of AWP P&C S.A., which has its registered office in Paris, France. We also trade under the name Allianz Global Assistance and are part of Allianz Partners SAS. Our organisation is licensed to offer insurance and services worldwide.

Allianz Global Assistance is responsible for the protection of your personal data. When it comes to personal data protection, we abide by current data protection laws and regulations.

2. What personal data we collect

When you take out insurance with us, we collect and process the following personal data on you:

- Name, address and place of residence.
- Gender, date of birth and age.
- Contact details (telephone number, email address, etc.).
- Payment details (credit card, bank account number, etc.).
- Coverage details of policies taken out.
- When using the website and apps: type of device, browser, language, date, time, and IP address.
- With certain policies: location details, vehicle registration, trip details, nationality, identity details, profession, and family situation.
- Results of fraud and/or sanction screening.

Aside from that, we collect and process special categories of personal data, such as data concerning health. Our emergency centre provides immediate help in case of hospital admission, a serious accident, or death. If deemed necessary, the emergency centre may request details from an insured person, relatives, care providers and/or the attending physician. The emergency centre may subsequently transfer this data to persons involved in providing assistance. The emergency centre will also share the data with our medical adviser.

3. How we collect and process personal data

Please read below to find out for what purposes we use your personal data. We will also explain whether or not we need consent from you to process your personal data in each of these cases.

Purposes	Is your consent needed?
To be able to accept and perform your insurance contract, manage ensuing relationships, and to be able to inform you promptly and accurately.	No
For our financial records.	No
For marketing purposes. These may be targeted on growing our customer base or making you aware of products and services that might interest you. We may do this by email, post, telephone, website, and apps. If you are uncomfortable with these kinds of communications, you can lodge an objection or withdraw your consent (see point 9).	Yes, unless we pursue a legitimate interest with the processing
For profiling purposes. This consists of collecting, analysing, and collating your personal data to create a profile. The objective is to align our communications and product offering with your personal preferences. We also use profiles to identify potential (business) risks.	Yes, unless we pursue a legitimate interest with the processing
For automated individual decision-making. For example, to calculate the premium and determine the extent of your customer benefit or loyalty discount based on your profile. We also use the profile to personalise our website by matching products, services, special offers, and content to your preferences.	Yes, unless processing is necessary to enter into and perform the insurance contract.
For statistical analyses and to further develop our products and services.	No
To prevent and combat fraud, money laundering, and terrorist financing. And to protect the security and integrity of the financial industry, our company, employees, and customers.	No
To meet obligations under the law (such as to pay tax or screen for compliance with the Dutch Sanctions Act).	No
To reinsure a risk. This means that we ourselves take out insurance to spread the risk.	No

We may also receive personal data from public sources, such as Statistics Netherlands (Centraal Bureau voor de Statistiek), the Dutch National Vehicle and Driving Licence Registration Authority (Rijksdienst voor Wegverkeer), and the land registry. And from other organisations or persons, such as brokers, authorised agents, employers, care providers, claims handlers, other insurers, research agencies, or fraud prevention bodies.

Please find listed below the processing purposes for which we do not need your specific consent. In these cases, we process the personal data because we are allowed to and/or to comply with our legal obligations. This is the case when, for example, we need to process your personal data:

- To enter into or perform a contract.
- To protect your or someone else's interests.
- To comply with legal obligations.
- For a duty in the general interest.
- Because we (or other parties) have a legitimate interest, except when your or another person's interests outweigh this legitimate interest. If you want to find out more about this, please contact us (see point 9).

We need your personal data to be able offer you our products and services and actually provide them. If you do not want to share your personal data with us, we will be unable to offer you an insurance policy that matches your specific requirements.

4. Who has access to your personal data?

We will see to it that your personal data be processed in a way that is aligned with the purposes mentioned above. This may involve us disclosing your personal data to the following parties: governments, other Allianz Group companies, other insurers, coinsurers, reinsurers, insurance brokers, and banks. All these parties are responsible for the protection of your personal data.

We may also share your personal data with parties we engage to process the personal data. These are other Allianz Group companies, advisers, specialists, legal counsels, repairers, physicians, and service providers. These parties will not be allowed to use your personal data for their own marketing activities without your consent.

We may share your personal data in the event of a (planned) restructuring, merger, sale, joint venture, allocation, or transfer. And in case of bankruptcy or the transfer of (part of) our business, our assets, or our shares.

Finally, we may share personal data to comply with the law. This could see us share personal data with, for example, the Complaints Body for the Financial Services Industry (Klachteninstituut Financiële Dienstverlening or KiFiD) when you have filed a complaint with them about our products or services. We may also exchange data with the CIS foundation for the purposes of fraud prevention.

5. Where we process your personal data

Given the global coverage of our assistance, the parties mentioned under point 4 may process your personal data either within or outside the European Economic Area (EEA). We then always make confidentiality and security arrangements with these parties. And we make sure these arrangements are in line with data protection rules. We will never transfer your personal data to parties who are not authorised to process your personal data.

If another Allianz Group company processes your personal data outside the EEA, they will do so on the basis of approved company regulations. This so-called Allianz Privacy Standard (Allianz BCR) offers appropriate personal data protection and governs all Allianz Group companies.

For the Allianz BCR and a list of the Allianz Group companies that abide by it, visit www.allianz-assistance.nl/privacy. When the Allianz BCR does not apply, we will take appropriate measures to ensure that any of your personal data that is transferred to outside the EEA is protected to the same standard as in the EEA. To find out what measures these are, please contact us (see point 9).

6. Your rights with respect to your personal data

If permitted by law, you have the right to:

- Request access to your personal data. This means that you can, for example, ask us how we obtained the personal data and why we process your personal data. Or you can ask us for the contact details of the responsible parties, processors, and other organisations and persons with whom personal data may be shared.
- Withdraw your consent for the processing of your personal data.
- Change your personal data, such as when you have moved house.
- Request that we erase your personal data from our system. This may be pertinent when we no longer need your personal data for the purposes mentioned above and are not under a legal obligation to retain your personal data for longer.
- Request that we restrict the processing of your personal data. You might request this when, for example, you are not sure whether your data is accurate. Such a restriction will then apply during the time we need to verify the accuracy of your data.
- Receive your personal data in digital format, for yourself or for another insurer.
- File a complaint with us and/or the Dutch Data Protection Authority.

If you want to exercise any of these rights, please contact us. You can find our contact details under point 9. Please state your name, email address, policy number (if you have a policy), and your query. You can also do this online using our request form on www.allianz-assistance.nl/privacy.

7. How to object

You can object to the further processing of your personal data or ask us to stop processing your personal data altogether. We will grant your request, except when the law authorises us to keep processing your personal data. If you want to object, please contact us. You can find our contact details under point 9.

8. How long we keep your personal data

We retain personal data for a period of seven years from the date on which the policy was terminated, except when a shorter or longer retention period is required (by law). We use personal data only for the purposes for which it was obtained.

9. How to contact us

If you have any questions about our processing of your personal data, please contact us by sending us an email or letter at the following address:

Allianz Global Assistance

Attn Data Privacy Officer
Poeldijkstraat 4, 1059VM AMSTERDAM
Email: privacy.nl@allianz.com

10. How often we update this privacy statement

We update this privacy statement on a regular basis. For the most recent version, check our website: www.allianz-assistance.nl/privacy. We will notify you immediately of any significant amendments. This privacy statement was last updated in April 2018.