Short-term cancellation insurance

Insurance product information document

Company: Anker Insurance Company n.v., non-life insurer, licence: 12000661 (NL)

Product: RecreatieVerzekeringen.nl Short-term cancellation insurance KAV2023-09

RecreatieVerzekeringen.nl

This Insurance Card merely provides a summary of the insurance. The policy terms and conditions specify the items that are and are not covered by insurance.

What type of insurance is this?

If you are unexpectedly unable to travel or need to cancel a journey, this insurance will reimburse the costs you are unable to recover. Please check the terms and conditions for a complete overview of this insurance.

What is covered by insurance?

✔ This sheet lists the main reasons for cancellation.

Health

✔ We pay the cancellation fee in case of death, accident, serious illness or unexpected and required medical treatment. Or if pregnancy complications prevent you from travelling.

Family

✔ We pay in case of an accident, serious illness or unexpected medical treatment of relatives up to the 2nd remove. In the event of death, we pay in the case of family up to the 3rd degree.

Additional information

Family in the 1st degree: parents or children. Family in the 2nd degree: brothers, sisters, grandparents or grandchildren. Family in the 3rd degree: uncles, aunts and children of siblings.

Work

✔ We will pay if you cancel the journey because you got a new job after being unemployed. Or if you are in permanent employment and are made redundant through no fault of your own.

Rental property/Home

✔ We pay if you cancel your journey because you are unexpectedly allocated rental property or if you buy or sell your home.

Additional information

Or in case of serious damage to your property, home or commercial building requires you to be there.

What is not covered by insurance?

✖ You are not covered if the reason for cancellation was foreseeable at the time you applied for insurance.

Self-composed travels

✖ If you booked all parts of your journey by yourself, separately, and one part is cancelled, the costs of which are not included in the insured price of the cancellation insurance, you are not covered if this part is cancelled.

Calamity at the travel destination

✖ Cancellation due to a natural disaster, epidemic or attack in the holiday country is not covered. The tour operator or the Emergency Fund will sometimes reimburse (part of) the damage.

Cause of cancellation not covered

✖ If you cancel the journey for a reason not included in the terms and conditions of the cover as an insured event, this insurance will not provide cover.

Do any coverage restrictions apply?

! If an event or situation is known before the cancellation insurance is taken out, the cancellation insurance does not provide cover.

Maximum reimbursement

! We reimburse cancellation costs up to a maximum of the travel price that is covered. If you cancel the journey early, we will reimburse the costs on the unused holidays.

In what countries will I be covered?

✔ Cancellation insurance applies worldwide.

What are my obligations?

When you apply for insurance, you must be straightforward in your answers to our questions. You must make every effort to prevent and limit (financial) damage. Report changes in your situation to us as soon as possible.

Additional information

Check the (general and insurance) Term and Conditions for further information.

When and how do I pay?

You will pay the premium on the travel sum. Payment can be made, for example, through the travel organisation where you book the journey or by direct debit.

When does coverage start and end?

You must take out the insurance within 7 days after booking the journey. The insurance starts on the date you take out the insurance. The insurance ends on the date shown on the policy schedule.

How do I cancel my contract?

The insurance stops automatically at the end of your journey or on the end date of your policy, whichever comes earlier.

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