

TRAVEL ADVICE

Take your BTI-card with you on your trip.

We strongly suggest that you take a credit card with you on your trip. It's often not possible to hire a (replacement) car when you do not have a credit card.

In case of damage, loss or theft of luggage

- In case of loss or damage during (public)transport give a statement to the transporter and in other cases to the travel-/hotelcompany and ask for evidence in writing (P.I.R. Property Irregularity Report).
- In case of loss or theft always give a statement to the local police and ask for evidence in writing.
- Save damaged luggage until your claim has been settled.

In the general conditions requirements are made on your caution, like:

- carry money, valuables and travel documents as hand luggage (do the same with your medicines).
 - never leave money, valuables and travel documents unattended.
 - do not leave any luggage behind in a vehicle. Always take handy in suitcases and bags packaged luggage with you to your accommodation, even for one single night.
 - theft of money and travel documents out of a vehicle is not insured.
- Especially read the sections 26.2 to 26.9 and 27.2 to 27.3 of the general conditions.

In case of problems during the trip

To get permission to make extraordinary costs, you always have to contact SOS International in Amsterdam immediately by telephone (+ 31 20 651 51 51), like in case of:

- accident, serious illness or hospitalization
- perforce return to the place of residence
- the private vehicle can no longer be used.

Keep your BTI-card at hand and note down in advance the address and telephone number where you can be contacted, when you phone SOS International.

In case of illness / accident

Euro-Centers are regional service centres in the world supervising the medical help abroad. An other advantage of this is they will also settle the financial side of a visit to the doctor.

Show your BTI-card with the Euro-Center logo to the doctor. In case the doctor is unacquainted with Euro-Centers (as a result of which you have to pay directly), always ask for a specified bill.

In case of (possible) cancellation

- After an occurrence as a result of which the trip is of may be cancelled, report this occurrence immediately, but in any case within 3 working-days to the office where the trip was booked.
- In case of illness or accident regarding yourself or members of your family, immediately ask a doctor if, in his opinion, it is possible that the trip will take place even if the day of departure is still weeks away.

In case of filing a claim

- Ask your employer for a declaration form, fill this in and sign it.
 - Hand over original bills, guarantee cards, statements and other evidence.
- The more complete you describe a claim and hand over evidence, the sooner a claim can be settled.

Refer to the general conditions for details.

Where can you find an Euro-Center?



Australië

Sydney Euro-Center Pty.Ltd.
Level 5, 200 George Street
SYDNEY NSW 2000
phone: + 61 2 9247 2700
fax: + 61 2 9247 2117
Freecall: Gratis nummer in Australië
(buiten Sydney):1800-626-823

Brazilië

Euro-Center Ltda. Rio
Rua Mexico 3
1601-Centro
CEP: 20031-144
RIO DE JANEIRO-RJ
phone: + 55 21 544 9490
fax: + 55 21 262 2706

Cyprus

Euro-Center Cyprus Ltd.
Scouros Court Flat 25
12 Gr. Afxentiou Ave.
LARNACA 6023
phone: + 357 24 659860
fax: + 357 24 659861

Hoofdkantoor Denemarken

Euro-Center Holding A/S
Frederiksberg Alle 3
1790 KOPENHAGEN V
phone: + 45 33 27 82 46
fax: + 45 33 27 83 48

Nepal

Saphonelite Euro-Center Nepal
c/o Gurans Travel and Tours
Sahid Sukra Marga
Kupondole, Lalitpur
KATHMANDU
phone: + 977 1 52 42 32
of + 977 1 52 47 32 (33)
fax: + 977 1 52 18 80

Nieuw Zeeland

Saphonelite Euro-Center New Zealand
Harbour View Building
7th Floor
152 Quay Street
AUCKLAND 1
phone: + 64 9 307 3513
fax: + 64 9 307 0385
Gratis nummer in Nieuw Zeeland voor Euro-Center Australië: 0800 442 159

Spanje

Euro-Center Gran Canaria S.A.
Edificio "El Cruce"
C/Marcial Franco N 9
35100 Maspalomas
PLAYA DEL INGLES
phone: + 34 928 77 31 38
of + 34 928 77 44 02
fax: + 34 928 77 53 06
Euro-Center Malaga S.A.
Edif. Fuensalud, 6
Avenida Antonio Machado, 15
29630 BENALMADENA COSTA
phone: +34 95 2443440
fax: +34 95 2443441

Euro-Center Mallorca S.A.
Avenida Antonio Maura, 22
07012 PALMA DE MALLORCA
phone: +34 971 726003
fax: +34 971 722616

Thailand

Euro-Center Thailand Co.Ltd.
3rd. Floor, Frontage Arcade Bldg.
300/9 Phythai Road
(next to Asia Hophone)
10400 BANGKOK
phone: + 66 2 2168943-44
fax: + 66 2 2168945

Turkije

Euro-Center Yerel Yardim Hizmetleri Ltd. Sti.
Mete Caddesi No. 28
Kültür Merkezi Sirasi
Taksim - 80090 ISTANBUL
phone: + 90 212 292 9610
fax: + 90 212 292 9612

Verenigde Staten

Euro-Center USA
61 Broadway
Suite 1400
NEW YORK, N.Y. 10006
phone: + 1 212 952 1620
fax: + 1 212 952 1041
Gratis nummer: 800 844 3876

Zuid-Afrika

Euro-Center Cape Town (Pty)Ltd.
18th Floor, Metropolitan Center,
7 Coen Steytler Avenue
KAAPSTAD 8001
phone: + 27 21 440 9999
fax: + 27 21 440 9888
Gratis nummer: 0800-223-449

Zwitserland

Euro-Center Alps Region GmbH
Oberer Graben 15
CH-9000 ST. GALLEN
phone: + 41 71 2280660
fax: + 41 71 2280661

In special circumstances you can also contact one of the below-mentioned Insurance Company's.

The following Insurance Company's make up the I.A.E. (International Association of EUROPEAN Travel Insurers) together with Europeesche.



Member of the International
Association of
EUROPEAN Travel Insurers

België

Compagnie Européenne d' Assurance
des Marchandises et des Bagages S.A.
Rue des Deux Eglises 14
B-1000 BRUSSEL
phone: + 32 22 203 411
fax: + 32 22 203 350

Denemarken

Europaeiske Rejseforsikring A/S
Frederiksberg Allé 3
DK-1790 KOPENHAGEN V
phone: + 45 33 25 25 25
fax: + 45 33 25 25 00

Duitsland

Europäische Reiseversicherung AG
Vogelweidestrasse 5
D-81677 MÜNCHEN
phone: + 49 89 41 66 00
fax: + 49 89 41 66 1855

Engeland

ETI International Travel Protection
154 Fenchurch Street
LONDON EC3M 6JJ
phone: + 44 870 241 5049
fax: + 44 870 241 5774

Finland

Vakuutusosakeyhtiö Eurooppalainen
Lapinmäentie 1
HELSINKI
FIN-00013 POHJOLA
phone: + 358 10 559 11
fax: + 358 10 559 3504

Frankrijk

l'Européenne d'Assurances S.A.
29, Rue des Poissonniers
F-92522 NEUILLY-SUR-SEINE CEDEX
phone: + 33 1 46 43 64 64
fax: + 33 1 46 43 04 04

Hongarije

Európai Utazási Biztosító Rt.
Váci út 36-38
H-1132 BUDAPEST
phone: + 361 452 3581
fax: + 361 452 3535

Noorwegen

Europeiske Reisetforsikring
Haakon VII's Gate 6
N-0161 OSLO
phone: + 47 23 119 000
fax: + 47 23 119 080

Oostenrijk

Europäische Reiseversicherung AG
Augasse 5-7
A-1090 WENEN
phone: + 43 1 317 2500
fax: + 43 1 317 2500 199

Polen

Europejskie Ubezpieczenia Podróży Services
Ul. Bitwy pod Płowcami 69
81-731 SOPÓT
phone: + 48 58 555 68 08-09
fax: + 48 58 555 68 10

Spanje

Compañía Europea de Seguros S.A.
Infanta M.a. Teresa, 23 - Serrano, 213
28016 MADRID
phone: + 34 91 344 17 37
fax: + 34 91 457 93 02

Tsjechische Republiek

Evropská Cestovní Pojistovna A.S.
Kozí. ul. 5/916
CZ-110 15 PRAHA 1
phone: + 420 2 2186 0111
fax: + 420 2 2186 0100

Zweden

Europeiska Försäkringsaktiebolaget
Allen 6A
SE-17266 SUNDBYBERG
phone: + 46 8 454 3300
fax: + 46 8 202 466

Zwitserland

Europäische Reiseversicherungs AG
Steinengraben 3
CH-4003 BASEL
phone: + 41 61 2 752 210
fax: + 41 61 2 752 730

This is a literal translation of the Dutch version of these conditions, the latter being the only one binding in case of disputes arising.

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1 Description of terms

The terms listed below are taken to mean the following in the policy and conditions:

1.1 Europeesche: Europeesche Verzekering Maatschappij N.V. (Europeesche Insurance Company)

1.2 SOS International: Nederlandse Hulpverleningsorganisatie- SOS International (Dutch Assistance Organisation - SOS International)

1.3 DAS: DAS Nederlandse Rechtsbijstand Verzekeringmaatschappij N.V. (DAS Dutch Legal Aid Insurance Company)

1.4 assistance: organisation of aid/assistance by SOS International

1.5 policyholder: the one who has entered into the insurance policy with Europeesche and is named as such in the policy

1.6 business trip: travel and stay directly connected with profession, company or paid position. In the Netherlands a business trip will only be understood to include travel including a night or a period of more than 24 hours, of which the person insured can proof the business character and can submit the relative booking/reservation/payment receipt.

1.7. holiday trip: travel and stay of a purely recreational character. In the Netherlands holiday trips will only be understood to include travel including a night or a period of more than 24 hours, of which the person insured can proof the recreational character and can submit the relative booking/reservation/payment receipt.

1.8 person insured:

during business trips

1.8.1 policyholder

1.8.2 insofar as their relevant travelling days are included in the yearly statement as described in 4.3:

- persons more than 16 years old, whose residence is in the Netherlands or within 30 km of the Dutch border in Belgium or Germany, and who make business trips abroad by order of the policyholder or in case the policyholder pays the costs

- the partner travelling with the person insured with the permission of the policyholder and in case the policyholder bears the cost as referred to above during holiday trips, if and insofar as co-insured

1.8.3 the person stated in the policy for whom holiday trips have been co-insured.

1.9 travelling companion: the person mentioned in the booking/reservation form of the trip who's insured elsewhere

1.10 relatives in the 1st or 2nd degree: husband/wife, (foster)parents and/or parents-in-law, (foster- and/or step-)children, brothers, brothers-in-law, sisters (in-law), grandparents and grandchildren

1.11 vehicle

1.11.1 the passenger car, camper or van, motorcycle or scooter provided with a Dutch, Belgian or German number plate, if it may be driven possessing an A or B driving licence and/or equivalent Belgian or German driving licence and if the trip is made with it from the place of residence

1.11.2 the trailer, including the tour caravan, folding caravan, boat-trailer, luggage trailer or side car towed by the vehicle.

1.11.3 the similar vehicle hired during the trip, even if it has a foreign number plate.

1.12 premium: premium, costs and insurance tax

1.13 payment: compensation for damage, costs or losses and payment in case of accident.

2 Duration of insurance

2.1 The insurance policy is valid from the commencing date stated in the policy.

2.2 The insurance policy is entered into for the period stated in the policy; it will always be automatically extended on the renewal date of the policy for the number of months stated in the policy.

2.3 The insurance policy is terminated:

2.3.1 on the renewal date if the policyholder has cancelled the insurance at least 3 months before this date in a letter sent to Europeesche

2.3.2 as soon as the registered office of the policyholder is established outside the Netherlands.

2.4 Europeesche holds the right to terminate the insurance policy:

2.4.1 on the renewal date of the policy, if Europeesche has terminated the insurance policy at least 3 months before this date

2.4.2 within 30 days of an occurrence coming to the notice of Europeesche which could lead to an obligation for it to make a payment

2.4.3 within 30 days of having made a payment and/or turned down a request to make a payment resulting from this insurance policy

2.4.4 if, as a result of an occurrence, the person insured deliberately gives an incorrect representation of affairs

2.4.5 if the policyholder is in default for more than 3 months of paying his premiums.

2.5 In the case of the events listed in 2.4.2 to 2.4.4 inclusive, the insurance policy is terminated on the day given in the cancellation letter. In these cases Europeesche will give at least 14 days' notice.

2.6 When the insurance policy is terminated, the policyholder is responsible for returning to Europeesche the BTI cards issued.

3 Duration of coverage

3.1 For the duration of the insurance policy, coverage starts each time the person insured, on a business trip, leaves his/her residence in the Netherlands or his/her residence within 30 km of the Dutch border in Belgium or Germany and ends each time as soon as the person insured returns to it.

3.2 The provisions in 3.1 will likewise be applicable to holiday trips for the person insured for whom holiday trips have been co-insured.

3.3 Coverage is suspended if the policyholder has been in default of paying the premium for more than 30 days after the deadline for payment of the premium. Coverage suspension is retroactive to the deadline for payment of the premium. Coverage is restored 24 hours after the overdue premium and possible collection costs have been received by Europeesche. No payments will be made for events which occur during the coverage suspension.

3.4 In addition, coverage ends for a:

3.4.1 business trip on the 180th day at midnight of an unbroken period of travel and/or stay.

3.4.2 holiday trips, if co-insured, on the 60th day at midnight of an unbroken period of travel and/or stay.

3.5 The provisions laid down in 3.4. are not applicable if this period is exceeded due to unforeseen delays (which exclude extension of work activities) against the will of the person insured; coverage remains in place until the person insured returns to his/her residence at the first possible moment.

4 Premium

4.1 Payment

The policyholder is under an obligation to pay the premium in advance.

4.2 Repayment

There is no right to repayment of the premium, except in the following cases:

4.2.1 cancellation by Europeesche as laid down in 2.4.2 and 2.4.3

4.2.2 excess premium has been paid as defined in 4.3.

4.3 Post-settlement

At the end of the 12-month period that the policy has been in force, the policyholder is under an obligation to provide a statement of the total number of travelling days and days spent in accommodation in that year. If this statement shows that the total number of travelling days differs by more than 15% from the estimated number of travelling and accommodation days, post-settlement will be made if the amount of premium paid has been too high or too low. The minimum yearly premium will always be € 500.-.

5 Geographical area of insurance cover

5.1 The insurance policy is valid throughout the whole world.

5.2 In the Netherlands, the insurance policy is only valid for travel through and/or from or stay on Dutch territory, as part of a business trip abroad.

5.3 The sections Accidents and Luggage (with the exception of money) will also apply in the Netherlands to the person insured for whom, as is evident from the policy, Business travel in the Netherlands have been co-insured, during:

5.3.1 business trips

5.3.2 participation in seminars, congresses, out-company training and fairs.

5.4 The insurance will also be effective in the Netherlands during holiday trips for the person insured for whom Holiday trips have been co-insured.

6 General exclusions

6.1 No payment will be paid and no assistance given for occurrences:

6.1.1 during commuter traffic

6.1.2 if the person insured or the party concerned makes an untrue statement and/or gives an incorrect representation of events. In these cases the right to payment is cancelled for the whole claim, also for the parts of the claim in which no untrue statement was made or incorrect representation of events was given

6.1.3 if the person insured or the party concerned is negligent in the execution of any obligation he has under this insurance policy

6.1.4 directly or indirectly connected with:

- war-risk, which is understood to mean armed conflict or civil war. The two quoted forms of war-risk, as well as their definitions, form a part of the text filed at the Arrondissementsrechtbank at 's-Gravenhage (the District Court at The Hague) on November 2, 1981 by the Verbond van Verzekeraars (Insurers' Confederation).

- nuclear reactions, which is understood to mean every nuclear reaction which releases energy

- seizure and confiscation

- knowingly being present at a skyjacking, hijacking, strike or act of terrorism

6.1.5 if they occur or are made possible as a result of aim, gross culpability or intention of the person insured or party concerned

6.1.6 directly or indirectly connected with the suicide of the person insured, or an attempt thereto

6.1.7 participating in or resulting from participating in, or committing, a criminal act or an attempt thereto

6.1.8 if they occur or are made possible as a result of the person insured using alcohol, intoxicating or stimulating or similar medicine.

6.2 No payment will be made for occurrences:

6.2.1 taking place when using aircraft, except when as a passenger of an aeroplane permitted to carry civil passengers.

This exclusion is not applicable to parachute jumps, ballooning, gliding, paragliding, hang-gliding, delta hang-gliding, ultra-light flying and parapente. The section Accidents is however excluded from this

6.2.2 travelling on water (apart from on inland waterways), if these are solo trips, competitions or making use of vessels which are not suitable or equipped for sea travel.

This exception does not apply to sailing competitions at sea (apart from solo trips). The section Accidents is however excluded from this

6.2.3 playing ice hockey as well as preparing for and participating in wintersport-competitions other than those named Gasterennen (races for guests) and Wisbiwedstrijden (Wisbi-competitions)

6.2.4 practising bungee-jumping and comparable risky enterprises

6.2.5 participating in or preparing for speed races, races to set records and reliability trials with motor vehicles and motor vessels.

7 General obligations

7.1 The person insured or party concerned is obliged:

7.1.1 to do everything reasonably possible to prevent, reduce or limit damage

7.1.2 to give Europeesche and/or SOS International any assistance required within reason and to provide them with information given truthfully

7.1.3 to show the circumstances which have led to this request for payment and/or assistance

7.1.4 to hand over original documentary evidence

7.1.5 to immediately call upon medical help in case of an accident or illness and to omit nothing that could promote recovery. The person insured is also under an obligation to undergo a medical check by a doctor chosen by Europeesche, at Europeesche's expense, if desired by Europeesche, and to give the doctor all information requested

7.1.6 in case of medical transport, to provide assistance in getting a written statement from the doctor treating the patient which shows that the chosen method of medical transport and the possible medical escort are necessary and safe

7.1.7 in case of death to agree to an autopsy, if requested by Europeesche. All costs in connection with this will be paid by Europeesche

7.1.8 in case of theft or loss:

- immediately give a statement to the (if possible: local) police. If reporting to the local police is not possible, the person insured shall as yet do so at the earliest possible opportunity. In case this opportunity will only present itself after return to the Netherlands, the statement shall at least be made within 3 x 24 hours after returning

- additionally report to the management or warden of the hotel or apartment. Europeesche shall be provided with written evidence of this/these statements

7.1.9 in case of loss or damage to possessions taking place whilst using public transport, to immediately make a statement to authorised personnel of the public transport company, also when the loss is only noticed upon arrival at home. A transporter's statement has to be drawn up of this statement and submitted to Europeesche

7.1.10 if luggage is damaged, to allow Europeesche to examine it before it is repaired or replaced

7.1.11 to be able to show ownership, value and age of the luggage by means of original receipts, guarantee forms, withdrawal statements from bank or post office, repair bills and/or other evidence requested by Europeesche

7.1.12 to inform Europeesche if lost or missing possessions are found. If lost or missing possessions are found within 3 months of the date when the loss occurred, the owner has to accept them back and return the payment made by Europeesche to Europeesche

7.1.13 to provide assistance as regards redress against third parties, possibly by transfer of claims

7.1.14 to show the duration of the travel and stay and the business nature thereof.

METHOD OF REPORTING

7.2 The person insured or party concerned is under an obligation to report requests for payment and/or assistance, including provision of insurance details, in the following way (information given here will assist in determining the loss/damage done and the right to payment and/or assistance):

7.2.1 IN CASE OF ACCIDENT OR DEATH:

during the trip, inform SOS International immediately, but at the latest within 24 hours of the accident or death, by telephone. In case of an already reported accident, the person insured or party concerned shall:

- as quickly as possible, but at the latest within 1 year of the date of the accident, notify Europeesche in writing as to whether he/she could (possibly) become a permanent invalid as a result of the accident

- in case of death, contact SOS International within 24 hours.

If these obligations are not kept, there is no right to payment, unless the person insured can show that none of the exclusions are applicable

7.2.2 IN CASE OF HOSPITALIZATION:

if possible beforehand, or otherwise within 1 week of hospitalization notify SOS International by telephone

7.2.3 IN CASE OF EXTRAORDINARY COSTS, TRANSPORT-HIRE OR (CAR)ASSISTANCE:

as quickly as possible, though always in advance, notify SOS International by telephone

7.2.4 IN CASE OF APPEAL FOR LEGAL AID:

as quickly as possible notify DAS, Karspeldreef 15, 1102 BB Amsterdam telephone 020 - 6 517 517

7.2.5 IN CASE OF (POSSIBLE) CANCELLATION:

immediately, but in any case within 3 working days after the occurrence, notify the office where the business trip was booked

7.2.6 IN ALL CASES:

as quickly as possible, but at the latest within 6 months of the occurrence, by means of a declaration form, completely filled-in and signed, and sent to Europeesche.

8 Execution of tasks by SOS International

8.1 SOS International will render its services within a reasonable time and after careful consultation with the person insured or his/her caretakers, insofar as government regulations and other external circumstances do not make it impossible to do so. SOS International will be free to decide who to involve in providing this assistance.

8.2 SOS International will be held to have entered into commitments on behalf of, and in the name(s) of, the person insured and his/her caretakers.

8.3 SOS International has the right to demand the financial guarantees necessary insofar as the costs resulting from the rendering of its services are not covered by the underlying insurance. If these guarantees are not received, the obligation of SOS International to render these services is cancelled:

8.3.1 for the obligation of SOS International to lend the desired services

8.3.2 for the possibly in connection with these services existing right to payment based on an other section.

8.4 Apart from its own shortcomings and mistakes, SOS International is not liable for claims resulting from mistakes or shortcomings of third parties, irrespective of these third parties' own liability.

9 Claim settlement

9.1 Europeesche is responsible for the settlement of claims (having claims settled), also on the basis of data and information provided by the person insured.

9.2 Payment will be granted after deduction of savings/economies made, any refunds and similar up to a maximum of the insured amounts as stated in the summary of coverage.

A fixed deduction of 10% will be made to accommodation cost because savings can be made on the normal cost of living.

10 Reclamation of uninsured services

For services, costs and similar expenses for which there is no cover under the insurance policy, the person insured is required to transfer payment to Europeesche or SOS International within 30 days of the date of the invoice. If this payment is not made, collection can be switched to, just like that, for the whole amount unpaid. All costs associated with this are to be paid by the policyholder.

11 Double insurance

If this insurance policy would not exist and a claim for payment could be made under some other insurance policy, whether or not one entered into on an earlier date or under some law or other provision, this insurance policy is only valid "after all other policies". Then the only loss qualifying for payment will be the amount in excess of the amount which the person insured could claim elsewhere.

This provision does not apply to the section "Accidents".

12 Rightful claimant

12.1 Only the person insured is entitled to payment. In case of death, only the private individual(s) acting as the legal heir(s) will be entitled to payment. The heir(s) have to produce a certificate by the law of succession at all times.

12.2 Payment can be made to the policyholder or to one person insured (unless policyholder or other insured parties complain in writing to Europeesche before payment is made) and/or to the party through whom the policyholder took out the insurance policy.

13 Deadline for right to payment

If Europeesche has made its definitive position with regard to a claim clear in writing, then all rights against Europeesche for the loss for which the claim was made expire 6 months from the date when Europeesche sent its report.

14 Address

Notification by Europeesche is deemed to have been legally made to the last address that Europeesche has of the person insured or to the address of the party through whom the policyholder took out the insurance policy.

15 Adjustment of premium/conditions

15.1 If Europeesche revises the premiums and/or conditions for insurance policies of the same type as this one and makes these changed versions known and applies them, it is entitled to demand that these adjustments are made to this insurance policy, starting on the first renewal date after the changes were introduced. Europeesche will inform the policyholder of these planned changes, possibly on the receipt for the premium.

15.2 The policyholder holds the right to refuse this adjustment if it will lead to a higher premium and/or to a limitation of coverage. In this case the policyholder shall inform Europeesche within 30 days of the renewal date. The insurance is terminated at midnight on the day before the nominated renewal date. If Europeesche has not received this notification within 30 days of the renewal date, the policyholder will be considered to have accepted the adjustment.

16 Disputes/complaints

Disputes and/or complaints resulting from this insurance agreement can be submitted to:

- the board of directors of Europeesche Verzekeringen, P.O. Box 12920, 1100 AX Amsterdam-ZO

- the Stichting Klachteninstituut Verzekeringen (the Foundation Complaints Institution Insurance's), P.O. Box 93560, 2509 AN The Hague

- the competent Court in the Netherlands at the choice of the policyholder, person insured or party concerned.

Dutch law is applicable to this agreement.

17 Registration of personal data

The personal data, supplied upon the application for or for the alteration of this insurance policy are processed by Europeesche on behalf of the concluding and implementation of insurance agreements and/or financial services and the management of the relations ensuing therefrom, including the prevention and suppression of fraud.

The code of conduct 'Verwerking Persoonsgegevens Verzekeringsbedrijf' (Processing of Personal Data by the Insurance Business) is applicable. This code of conduct defines the rights and obligations of parties with respect to the processing of personal data. The complete text of this code of conduct can be requested at the Information Centre of the 'Verbond van Verzekeraars' (Association of Insurers in the Netherlands), P.O. Box 93450, 2509 AL The Hague.

The following provisions are applicable in addition to or in deviation from the preceding provisions.

BASIS COVERAGE

Section: Assistance

See the sections Extraordinary costs and Medical costs as regards the coverage of costs arising from provision of assistance.

18 Coverage

18.1 Assistance will be given for:

18.1.1 In case of illness, accident or death of the person insured
- transport, including necessary (medical) supervision, of the person insured to the Netherlands or an other country of residence
- despatch of medicine, artificial aids and other aids.

18.1.2 transferring money in emergency cases. The costs attached to this are also covered. Advances and guarantees will not be given. Money will only be transferred if SOS International is satisfied that it has received sufficient guarantees.

18.2 The general exclusions 6.1.5 to 6.2.5 inclusive do not apply in case of death of the person insured.

Section: Telecommunication costs

19 Coverage

Payment will be granted for the necessary costs of telecommunication if there is an entitlement to receive payment or assistance under an other section of this policy for which insurance has been taken out. If these costs were incurred in contacting SOS International or an Euro-Center they will be reimbursed in excess of the insured amount.

Section: Extraordinary costs

20 Coverage

20.1 Payment will only be made for costs incurred in agreement with SOS International and named in paragraphs 20.2 to 20.5.3 inclusive, and which are the result of an unforeseen event happening to the person insured and which are necessary and reasonable. Medical and dental costs as defined in the relevant section are not included in this.

20.2 In the event of serious illness or serious accident occurring to the person insured, payment will be granted for:

20.2.1 costs of medical transport, including necessary (medical) supervision, of the person insured to the Netherlands, Belgium or Germany. For transport by air ambulance, the repatriation shall be aimed at saving the life

and/or preventing or reducing the expected invalidity of the person insured
20.2.2 additional costs of accommodation and additional travelling costs for the return journey by public transport or by the transport that the trip was made with, for the person insured, and if necessary to give assistance, for 1 travelling companion

20.2.3 additional costs of travel and accommodation during the return trip by public transport of other persons insured also travelling, if the person insured who was affected was the driver of the vehicle by which the trip was made and there is no one to replace the driver in the travelling group

20.2.4 travel costs to visit the person insured in hospital using public transport or the vehicle by which the trip was made, for persons insured or 1 travelling companion. The maximum payment is € 250.- per occurrence

20.2.5 costs of travel and accommodation for 1 person to give necessary assistance, if the person insured is travelling alone or when no person insured travelling with him/her is available to provide this assistance. During the trip and stay this person may derive the same rights of this insurance policy as the person insured

20.2.6 despatching costs for medicines, artificial aids and other aids. Costs of customs duties and return freight are not included in this.

20.3 In case of death of the person insured, payment will be granted for:

20.3.1 costs of transporting the corpse to the Netherlands, Belgium or Germany or costs of burial or cremation locally including costs of travel and accommodation in the event of the coming over of housemates and family members. The payment made in the event of local burial or cremation can never exceed the cost of transporting the corpse to the Netherlands, Belgium or Germany

20.3.2 additional accommodation costs and additional costs of the return trip by public transport or the vehicle by which the outward trip was made, for persons insured travelling in the group

20.3.3 travel costs in the Netherlands to and from the place where death occurred and costs of accommodation there, for a maximum of 2 people. This coverage is only valid in case death occurs in the Netherlands.

20.4 In case of return to the place of residence of the person insured due to an occurrence as defined in 20.4.1 to 20.4.3 inclusive, payment will be granted for additional travel costs of, and additional accommodation costs during the return trip to the place of residence, as well as any return trip to the original travel destination within the original period of travel of the person insured.

20.4.1 To be present at a funeral or cremation of housemates, family members of the 1st or 2nd degree or if these people are in mortal danger.

20.4.2 Material damage (damage to objects/material things) of private property, rented house, or the company he is working for, which makes his present urgently required.

20.4.3 The dropping out of a caretaker manager. This coverage applies only if a cancellation insurance is taken out for the business trip and the insured caretaker manager drops out due to an occurrence insured on this cancellation insurance.

20.5 In addition, payment will be granted for:

20.5.1 in case the person insured drops out due to illness, accident, death, or returns to the Netherlands, Belgium or Germany due to an occurrence defined as being covered by this policy, travel cost for coming over to the foreign country of:

- a business stand-in who shall replace the person insured in his activities abroad immediately

OR

- the person insured in case he will be able to continue his activities himself/herself within the original period of travel.

20.5.2 costs of tracking down, rescuing or saving the person insured by an authorised body

20.5.3 additional costs of travel and accommodation in case of missing the original date of the return trip, due to a forced stay abroad as the result of an avalanche, mountain slide, fog, forces of nature, abnormal snowfall, strike by transport companies providing the services used for the return trip or strike by air traffic control. In case of a strike by air traffic control, the maximum payment will be € 750.- per person insured per trip

20.5.4 additional costs relating to a vehicle rented abroad, in case of the person insured is dropping-out as a result of illness, accident, death or return to the Netherlands due to an occurrence defined in the coverage

20.5.5 additional travel expenses to a maximum amount of € 50.- per person insured in case the private vehicle can no longer be used during the trip of the fixed residence to the place of departure of subsequent transport (such as airport, train or bus station) or during the return trip.

20.5.6 The additional costs as mentioned in this section that the person insured has to make as a result of an occurrence as mentioned in this section, that happened to a travelling companion. Payment will only be granted if the travelling companion has his own travel insurance which does not provide coverage for the costs that are made by the person insured.

20.6 The general exclusions 6.1.5 to 6.2.5 inclusive are not applicable in the case of tracking down or death of the person insured.

21 Specific exclusions

No payment will be granted for costs arising in connection with an illness, medical disorder or physical defect for which the person insured was already

being treated abroad before the trip started, or in case the person insured went on the trip with the aim, or as one of the trip's aims, of undergoing treatment abroad.

Section: Legal aid

22 Coverage

The DAS will grant legal aid and will reimburse the costs involved up to the amounts given in the summary of coverage in accordance with the provisions laid down in its General Conditions which, moreover, apply to this agreement. These conditions are available upon request.

22.1 The DAS will grant legal aid as defined in 22.2 to 22.5 inclusive for events in connection with the trip, to the persons insured and their relatives left behind, if they can establish a claim for maintenance.

22.2 Legal aid for redress

Legal aid for the redress of the person insured against a liable third party for damage/losses caused by the third party to the person insured or to his/her property.

22.3 Legal aid for criminal trials

Legal aid for criminal trials instituted against the person insured, unless it is or could be a matter of a punishable act which testifies to intent or criminal intention or to the breaching of fiscal regulations (including customs regulations).

22.4 Legal aid for contracts

Legal aid for disputes regarding agreements entered into by the person insured and directly related to the trip, as long as the amount concerned is at least € 125.-.

22.5 Security sum

22.5.1 The advancing by DAS of a security sum to a maximum amount of € 12,500.- per occurrence if a foreign governmental body, with reference to a covered criminal case, demands a sum as security for the release of the person insured or for the release of his/her belongings.

22.5.2 By accepting the advancement made by DAS, the person insured authorizes DAS

The person insured shall assist in efforts to get the advance back. If this is not successful, the person insured shall repay the advance within 1 year.

23 Specific exclusions

No legal aid will be granted if the claim of the person insured results from, or is connected with, his/her ownership of, possessing of, keeping or buying/selling of, motor vehicles (including motorcycles) and/or trailers.

* If the section Car assistance is included in the summary of coverage, this exclusion does not apply to the vehicle, which is used to travel from the place of residence through Europe (including Egypt, Israel, Lebanon, Morocco, Syria, Tunisia and whole Turkey). In this case there is however no right to legal aid or reimbursement of costs for events occurring whilst the driver of the motor vehicle has been unconditionally disqualified from driving or he/she is not in possession of a valid driving licence legally required for that vehicle.

Section: Claims for damage to accommodation

24 Coverage

24.1 Payment will be granted for:

24.1.1 damage to accommodation and furniture/fittings hired out or made available to the person insured

24.1.2 damage to a safe hired during the trip caused by loss of the key.

24.2 Payment will be made if the person insured is liable for the damage and this is more than € 25.-.

EXTENSIONS

Section: Luggage

The coverage in this section only applies if this section is included in the summary of coverage.

25 Description of terms

In the policy and conditions the following terms are taken to mean:

25.1 luggage: objects taken along by the person insured for his/her own use (or as gifts) as well as objects acquired during the trip.

In addition, luggage includes commodities, collections, valuables (25.2) computer equipment (25.3) and travel documents (25.4) taken along
Luggage does not include:

25.1.1 money, including convertible currency, bank notes and cheques

This exclusion does not apply if Money is included in the summary of coverage

25.1.2 paper securities (other than money), gift vouchers, credit cards, bank and/or pin-code passes, manuscripts, notes, drafts

25.1.3 subscriptions, season tickets, passes, admission tickets etc. which are not (also) for use during the trip

25.1.4 animals

25.1.5 antique objects, objets d'art or collectible objects

25.1.6 tools, including measuring equipment

25.1.7 vessels and aircraft's (including parachutes and paragliding parachutes) including accessories and attachments. Surfboards, canoes and inflatable boats are insured

25.1.8 vehicles and motor vehicles, including trailers, accessories and other attachments. Bicycles, prams and wheelchairs, snow chains, car sledge radios and (car)telecommunication equipment (including mobile telephones), roof racks, and luggage trunks (also for roof racks), bicycle racks are insured.

25.2 valuables: visual and sound equipment (such as television, radio, photo, film, video and the like), car sledge radio, (car)telecommunication equipment (including mobile telephones), jewellery (understood to mean jewels, real pearls, objects of precious metals and stones), watches, furs, binoculars and other optical instruments

25.3 computer equipment: (pocket)computers and/or computer files, laptops, computer agenda's / notebooks, calculators and attachments

25.4 travel documents: passports, visa, tourist cards, identity cards and driving licences, as well as travel documents and camping carnets destined for use during the current trip.

25.5 replacement value: the sum necessary to obtain new objects of the same type and quality

25.6 market value: the market price at which the objects would have been sold at in the state they were in immediately before they were damaged

25.7 current value: the replacement value minus an amount for loss of value through obsolescence or wear and tear.

26 Coverage

26.1 Payment will be granted for damage to, loss of or theft of luggage, up to the maximum amounts given in the summary of coverage.

26.1.1 In case of repairable damage, payment will be granted on the basis of cost of repairs. However, payment granted will not be higher than in case of irreparable damage.

26.1.2 In case of irreparable damage, loss or theft, payment will be granted on the basis of:

- replacement value of luggage less than 1 year old, minus the value of remnants (if any). The person insured has to prove, by means of written evidence, that the luggage is less than 1 year old otherwise payment will be made on the basis of current value

- current value of luggage more than 1 year old, minus the value of remnants (if any)

26.1.3 Payment for travel documents will be based on cost.

THEFT OUT OF/FROM A VEHICLE

26.2 The principal rule applicable is, that in case of theft out of a vehicle, the luggage shall have been stored in the space defined below, as a result of which the luggage was not visible from the outside.

- in the separate, locked boot of the passenger car or motorcycle
- in the boot or other storage space covered by a rear shelf, roller covering or other equivalent furnishing in a car with three or five doors including an estate car

- in the interior of a camper, delivery van, car or caravan, in such a manner that the relative luggage was not visible from the outside by means of a fixed, proper furnishing

- in the luggage trailer or folding caravan.

26.3 Theft of money and travel documents out of/from a vehicle is not insured.

26.4 Theft of valuables and computer equipment from a vehicle is not insured.

26.5 Theft of valuables and computer equipment out of a vehicle is insured not exceeding the maximum insured amount stated in the summary of coverage however never exceeding € 500.- per insured occurrence in case all following conditions have been fulfilled:

26.5.1 the vehicle had been locked properly and there are traces of breaking

26.5.2 the valuables and computer equipment had been stored as defined in 26.2

26.5.3 at the time of the theft, the vehicle was not parked near the place of accommodation.

In case the vehicle was parked near the place of accommodation, the person insured shall store valuables and computer equipment at said place of accommodation, unless as a result hereof they will be left unattended in a tent.

26.6 Theft of valuables and computer equipment out of a camper or caravan is insured, not exceeding the maximum insured amounts stated in the summary of coverage, the moment that said vehicle is being used as a holiday accommodation and all the following conditions have been fulfilled:

26.6.1 the camper or caravan had been locked properly and there are traces of breaking

26.6.2 at the time of the theft, the camper or caravan was parked at a camping site

26.6.3 the valuables and computer equipment had been stored as defined in 26.2.

26.7 Theft of luggage other than money, travel documents, valuables and computer equipment from a vehicle is only insured if the person insured can prove that said luggage had been stored in a locked hard luggage/ski-box, which had been fixed to the vehicle in such a manner that it could not be removed easily. This condition is not applicable to a short break / lunch-break

during the outward trip or the return trip from the holiday destination or during a journey.

26.8 Theft of luggage other than money, travel documents, valuables and computer equipment out of a vehicle is only insured in case all the following conditions have been fulfilled:

26.8.1 the vehicle had been properly locked and there are traces of breaking

26.8.2 the luggage had been stored in the manner as defined in 26.2. This condition is not applicable during a short break / lunch-break during the outward trip or the return trip from the holiday destination or during a journey.

26.9 The provisions in 26.2 to 26.8 inclusive will likewise apply in case of theft of the vehicle itself.

26.10 In addition, payment will be granted for:

26.10.1 costs of necessary purchase of clothing and toiletries as a result of delayed arrival of luggage at the travel destination

26.10.2 hiring costs which are necessary to incur during the remainder of the trip, up to the maximum insured amount quoted in the summary of coverage, for a replacement computer if the original computer breaks down during the trip as a result of an event for which coverage is provided in this section

26.10.3 reconstruction costs which are necessary to incur for administrative computer files, up to the maximum insured amount in the summary of coverage, if damage to administrative data can be made evident which occurred during the trip as a result of an event for which coverage is provided in this section

26.10.4 damage, loss or theft of winter sports gear, climbing gear or underwater sports gear hired abroad.

26.11 In addition, payment will be granted for additional costs incurred with the agreement of SOS International after an event for which coverage is provided:

26.11.1 travel and accommodation for the obtaining of new travel documents after the original ones necessary for this trip were lost or stolen during the trip

26.11.2 transport of found luggage to the place of residence if this was missing or lost during the period of coverage. The payment will never exceed the amount paid in case of theft or loss.

26.11.3 despatch of property replacing the lost luggage, necessary for the aim of the business trip. Costs of customs duties and return freight are not included in this.

26.12 Payment will also be granted to the person insured for whom Holiday trips have been co-insured:

26.12.1 costs incurred for hiring a replacement tent in case the original tent is no longer suitable for use as a result of an external calamity during the period of travel

26.12.2 not being able to use ski-passes and hired ski-equipment as well as being unable to attend ski-classes as a result of an event covered by this insurance policy in connection with:

- premature return

- hospitalization

- an accident (to be proved by a doctor's statement).

The payment will be calculated on the basis of the relative costs in proportion to the number of fully unused days of the originally intended holiday trip up to the total number of days of validity and whilst deducting refunds and the like. The costs shall have been occurred at the destination and paid in advance.

26.13 The General exclusion 6.1.8 is not applicable.

26.14 In the case of damage, loss or theft, Europeesche has the right to have the luggage repaired or replaced. It is not possible to transfer it to Europeesche, unless so requested by it.

26.15 Payment for money (if co-insured) and travel documents will be made in addition to the insured amount for luggage.

26.16 Only one person insured holds the right to payment for any one object. One camera with its attachments such as objectives, filters, recorders, flashes, carrying cases and so on only counts as one object.

27 Specific exclusions

27.1 No payment will be granted for:

27.1.1 money, valuables, computer equipment and travel documents in case these objects are not carried as hand luggage during transport by plane, coach, train or boat

27.1.2 damage and loss caused by wear and tear, own shortcomings, own decay in the object and slow corrosion as a result of weather

27.1.3 damage and/ or defacement, unless as a result of this the object has become unsuitable for the use for which it was originally designed

27.1.4 damage only to recording tubes, video and sound heads of picture and sound equipment

27.1.5 damage other than to the luggage itself (consequential damage) except for the coverage described in 26.10.1 to 26.10.3 inclusive, 26.11.1 to 26.11.3 inclusive, 26.12.1 and 26.12.2

27.1.6 damage only to ski-sticks, bindings, stoppers, and to the so-called coating of skis, snowboards and the like and damage after the edges of skis, snowboards and the like have become unstuck

27.1.7 damage to the computer and/or computer files as a result of programming or operating errors, power breakdown or failure, or the effects of magnetic fields.

CAUTION PROVISIONS

No payment will be granted:

27.2 if the person insured, with respect to the prevention of loss, theft or damage:

27.2.1 did not observe normal caution, and

27.2.2 in addition, could reasonably have taken better measures under the stated circumstances

27.3 in the case of theft of money, valuables, computer equipment and travel documents out of other places (unless properly locked) in which they have been left unattended.

28 Multiple insurance policies

If multiple insurance policies have been taken out with Europeesche to the benefit of one person insured, the liability of Europeesche is limited as follows. If higher amounts are insured a proportionate part of the premium will be returned at request.

Luggage	€ 12,500.00
Visual and sound equipment	€ 6,250.00
Computer equipment (incl. software)	€ 6,250.00
Jewellery	€ 1,250.00
Watches	€ 1,250.00
Money	€ 1,500.00

Section: Accidents

The coverage in this section only applies if this section is included in the summary of coverage.

29 Description of terms

In the policy and conditions the following terms are taken to mean:

29.1 accident: a sudden and direct effect of an external force which results in a bodily injury which can be medically diagnosed.

The following may also be regarded as an accident:

29.1.1 frostbite, drowning, sunstroke, suffocation

29.1.2 exhaustion, starvation, dehydration and sunburn caused by accidentally becoming isolated

29.1.3 acute poisoning other than through food, stimulants and medication

29.1.4 becoming infected by germs as a result of an involuntary fall into water or other substance

29.1.5 wound infection or blood poisoning in connection with an accident

29.1.6 complications and deterioration as a result of first aid or necessary medical treatment in connection with an accident

29.1.7 spraining, dislocation, laceration of the muscles and tendons, suddenly occurring, whose type and location can be determined medically

29.1.8 injury resulting from substances or objects unintentionally entering the digestive tract, bronchial tubes, eyes or ears.

29.2 permanent invalidity: permanent loss of functions of limbs or organs

29.3 No type of hernia will be regarded as an accident; neither will germs entering as a result of a bite or a sting from an insect.

30 Coverage

30.1 In case of death of the person insured directly and exclusively caused by an accident, the amount to be paid out in the event of death, as laid down in the summary of coverage, will be paid out. Any previous payment because of permanent invalidity will be deducted from this.

30.2 In case of permanent invalidity of the person insured directly and exclusively caused by an accident, payment will be granted on the basis of a percentage of the amount to be paid out in the event of permanent invalidity, as laid down in the summary of coverage, this percentage being equal to the degree of permanent invalidity, not taking the profession or hobby of the person insured into account. This percentage will be determined in accordance with the most recently published "Guides to the Evaluation of Permanent Impairment" of the American Medical Association (AMA), completed with the Dutch guidelines for the determination of invalidity at neurological complaints of the Nederlandse Vereniging voor Neurologie (NVvN) (Dutch Association for Neurology), which may be examined at the offices of Europeesche.

30.3 In the case of more than one accident at the same time, the total payment will not exceed the insured amount to be paid out in the event of total permanent invalidity.

30.4 If the consequences of an accident are worsened due to a sickly or abnormal physical or mental constitution, the payment will not be higher than would have been paid out if the accident had happened to a completely able-bodied and healthy person.

30.5 If an existing permanent invalidity is worsened by an accident, payment will be granted according to the difference in degree of invalidity before and after the accident.

30.6 The degree of permanent invalidity will be determined as soon as, in the opinion of the medical service of Europeesche, the condition can be said to be unchanging. If this is not the case within two years after the date of the accident, the degree of permanent invalidity will be determined on the ground of the definitive degree of invalidity to be expected according to the medical reports.

30.7 If, before the degree of permanent invalidity can be established, the person insured dies as a result of:

30.7.1 the accident, Europeesche does not have to make any payment for permanent invalidity

30.7.2 any other reason than the accident, the right to payment will continue to exist. The amount of the payment will be determined by the definitive degree of invalidity that, according to the medical reports, would have been expected to result if the person insured had not died.

30.8 If the degree of permanent invalidity can still not be determined definitively on the 365th day after the accident, Europeesche will pay interest on the payment, after any advance payments have been deducted from the payment, from this day to the day when the degree of invalidity can be definitively determined. The interest rate will be equal to that on the last Dutch government bond loan, issued before the above-mentioned 365th day, the maximum interest rate, however, being 8%.

31 Specific exclusions

31.1 No payment will be granted for accidents:

31.1.1 caused or partly caused by a sickly or abnormal physical or mental condition of the person insured, unless this/these is/are a result of an accident for which this insurance policy has already provided cover

31.1.2 occurring as a result of practising combat sports, rugby, cycle races and horseraces

31.1.3 occurring as a result of practising winter sports other than these: alpine skiing, biathlon, cross-country skiing, mono skiing, tobogganing, ice-skating, ski-bobbing, ski-sailing, sleigh riding, snow boarding, surf skiing, swingbo and ice-sailing.

Ice hockey remains excluded, as does the preparation and participation in competitions other than the so-called Gästerennen (races for guests) and Wisbiwedstrijden (Wisbi-competitions).

31.1.4 occurring during mountaineering, apart from those on paths or ground, which even an unpractised person could negotiate.

32 Multiple insurance policies

If multiple insurance policies have been taken out with Europeesche to the benefit of one person insured, the liability of Europeesche is limited as follows. If higher amounts are insured a proportionate part of the premium will be returned at request.

32.1 Payment in case of death:

general	€ 150,000.-
underwater or winter sports	€ 50,000.-
riding a motorcycle or motorbike without a crash helmet	€ 2,500.-

32.2 Payment in case of permanent invalidity:

general	€ 300,000.-
underwater or winter sports	€ 100,000.-
riding a motorcycle or motorbike without a crash helmet	€ 2,500.-

33 Accumulation

The liability of Europeesche is limited to € 2,000,000.00 per any means of transport. If this amount is exceeded, the payment per person will be reduced proportionately to the insured amounts.

Section: Medical costs

The coverage in this section only applies if this section is included in the summary of coverage.

The maximum payment per occurrence is € 25,000.00 for a person insured who has no primary insurance with a Dutch health insurance body or private medical insurer covering medical costs.

34 Description of terms

In the policy and conditions the following terms are taken to mean:

34.1 medical costs: the medically necessary costs of:

34.1.1 fees for doctors and for their treatments, examinations, medicine and bandage material

34.1.2 hospitalization and hospital operations

34.1.3 transport to and from the place where medical treatment was being given, in the country where the person insured was at the beginning of the transportation.

34.1.4 first prostheses, on the basis of the Nederlands Orthobandatarief (Dutch Orthoband Rate) and elbow crutches and auxiliary crutches, which are necessary due to an accident as defined in the section Accidents.

34.2 dental costs: the medically necessary costs of fees of doctors and/or dentists for dental treatment on the natural set of teeth and of medicine prescribed by them and for X-rays necessary for the treatment.

35 Coverage

35.1 Payment will be granted for medical and dental costs incurred abroad as long as the coverage is in force, but only until the 365th day from the start of the treatment and only if the treatment cannot be delayed until return to the place of residence.

35.2 In addition, payment will be granted for costs incurred in the Netherlands, Belgium and Germany as follows:

35.2.1 medical and dental post-treatment costs if the person insured can show that treatment started whilst the coverage of treatment abroad was in force

35.2.2 dental costs incurred as a result of an accident covered as defined in the section Accidents, if the person insured can show that the accident took place while the coverage was still in force.

35.3 Payment will be made according to the class of the medical insurance of the person insured in the Netherlands, or, if this insurance does not exist, to the lowest existing class in the Netherlands.

36 Specific exclusions

36.1 No payment will be granted for costs:

36.1.1 arising in connection with an illness, medical disorder or physical defect when the person insured was already being treated for it abroad before the trip started or in case the person insured went on the trip with the aim, or as one of the aims, of undergoing treatment abroad

36.1.2 which, it was already clear from the beginning of the trip, would be incurred during the trip

36.1.3 of medical and dental treatment carried out in a country of the nationality of the person insured, as a result of illness, medical disorder or physical defect which already existed before the trip was started or was showing symptoms

36.1.4 if the doctor, dentist or hospital is not recognised as such by the authorised bodies.

37 Specific obligation

To guarantee the quality of medical treatments and the co-operation with hospitals and doctors, SOS International, Europeesche and Euro-Centers have the right to decide in which hospital and by which doctor the person insured will be treated.

Section: Car hire

The coverage in this section only applies if this section is included in the summary of coverage.

38 Geographical area of insurance cover

38.1 This section is only valid in Europe, Egypt, Israel, Lebanon, Morocco, Syria, Tunisia and whole Turkey

38.2 This section is only valid for a trip through or staying on Dutch territory, if it is a part of a trip abroad.

39 Coverage

39.1 If the vehicle can no longer be used due to an uncertain event (not including the driver dropping out) occurring while the coverage is in force, however, only including seizure or confiscation if as a result of a road accident, payment will be granted for the costs stated in 39.1.1 to 39.1.3 inclusive. In case it concerns a co-insured holiday trip, payment will only be granted in case it is not possible to use the vehicle again within 2 working days.

39.1.1 hiring costs for a similar vehicle of the same value. The maximum payment is the amount insured per object, at the longest for the remaining period that the coverage is in force, but not longer than the duration of the originally intended trip

39.1.2 additional travel costs by train or coach, including the additional costs for transporting luggage, if incurred during the duration of the coverage

39.1.3 additional costs for the persons insured for staying for a maximum of 10 days, also, in the event of a co-insured holiday trip, in case the vehicle can again be used within 2 working days.

39.2 In case the vehicle by which a co-insured holiday trip abroad was going to be made can no longer be used within 7 days before the trip, however, not earlier than the time of the policy being issued, as a result of an external calamity and the vehicle cannot be used again within 2 working days after the original departure date, payment will be granted for the costs stated in 39.1.1 and 39.1.2.

40 Specific exclusions

No payment will be granted if the vehicle drops out as a result of:

40.1 events occurring while the driver has been unconditionally disqualified from driving or if he/she is not in possession of the legally required driving licence for his/her vehicle

40.2 bad maintenance or overloading of the vehicle or if it is in a poor state.

Section: Car assistance

The coverage in this section only applies if this section is included in the summary of coverage.

41 Geographical area of insurance cover

41.1 This section is valid in Europe, Egypt, Israel, Lebanon, Morocco, Syria, Tunisia and whole Turkey

41.2 This section is only valid for a trip through or staying on Dutch territory, if it is a part of a trip abroad.

42 Coverage

42.1 In the event of the driver dropping out as a result of an event as described in 42.1.1 and 42.1.2, while there is no replacement in the travel-

ling group, there will be a right to assistance in transporting the vehicle and the luggage to the place of residence, as well as to payment of the costs resulting from this.

42.1.1 Sickness of, or accident involving the driver, and on the basis of medical advice he/she cannot responsibly drive the vehicle and it is not expected that he/she will recover within a reasonable length of time, or in case the driver dies.

42.1.2 Return to the Netherlands of the driver if the vehicle is left behind, and it is not possible to return here during the duration of the coverage, due to:

- attending a funeral or cremation of housemates, family members of the 1st or 2nd degree or if these people are in mortal danger

- material damage (damage to objects/material things) of private property, rented house, or the company he is working for, which makes his present very necessary

- the dropping out of a caretaker manager. This coverage applies only if a cancellation insurance is taken out for the business trip and the insured caretaker manager drops out due to an occurrence insured on this cancellation insurance.

42.2 If the vehicle can no longer be used, due to an uncertain event (also if it was a defect of itself) during the trip, a right exists to:

42.2.1 assistance and payment for the following costs resulting from:

- transport of the vehicle to the place of residence in the Netherlands, unless the transport costs are higher than the value of the vehicle at that moment and, in case of a co-insured holiday trip, it is not possible to continue the trip by this vehicle within 2 working days

- destruction of, or importing, the vehicle, if it has to be decided because of the above that the vehicle has to be left behind abroad

- despatch of the spare parts for the vehicle if these spare parts are not available locally at short term. Costs of purchase, customs duties, and return freight are to be paid by the person insured

42.2.2 payment for costs of storage, guarding, garaging and transport to the nearest repair shop, up to a maximum of € 1,000.00 per trip, per policy

42.2.3 payment of labour costs for a repair made along the way (not workplace repairs), to a maximum of € 125.00 per occurrence

42.2.4 additional costs of staying for the person insured for a maximum of 10 days even if, in case of a co-insured holiday trip, the vehicle can be used again within 2 working days.

42.3 The General exclusions 6.2.1 to 6.2.4 inclusive do not apply.

43 Specific exclusions

43.1 No payment or assistance will be granted if the driver drops out or the vehicle breaks down as a result of:

43.1.1 events occurring while the driver has been unconditionally disqualified from driving or if he/she is not in possession of the legally required driving licence for his/her vehicle

43.1.2 bad maintenance or overloading of the vehicle or if it is in a poor state.

44 Specific obligations

44.1 The person insured or party concerned shall:

44.1.1 if the driver drops out or the vehicle breaks down, help SOS International to obtain the authorization it desires from the owner of the vehicle.

44.1.2 ensure that the vehicle can be used freely and in time.

Section: Cancellation business trips

The coverage in this section only applies if this section is included in the summary of coverage.

45 Description of terms:

The terms listed below are taken to mean the following in the policy and conditions:

45.1 travelling costs: the total amounts due and/or paid in advance in the Netherlands, Belgium or Germany for bookings and reservations of transportation and/or accommodation. This does not include costs of part journeys, excursions and the like incurred at the place of destination

45.2 cancellation costs: (part of) the travelling and transfer costs legally due in case of cancellation

45.3 unused travelling days: days of the trip that the person insured unexpectedly has not been able to spend at the place of destination, including the accommodation where he was to have stayed

45.4 day compensation: compensation for each person's personal travelling costs divided by the total number of travelling days. Unless stated to the contrary, compensation is only granted for full days, after deduction of refunds and the like

45.5 business trip: booked transportation and/or accommodation directly connected with the occupation, company or paid position of the person insured.

46 Duration of coverage

For the duration of the insurance policy, coverage:

46.1 for cancellation costs starts after booking of the business trip and coverage ends the moment of commencement of the booked transportation and/or accommodation

46.2 for unused travelling days and untimely return starts the moment the booked transportation and/or accommodation commences and ends at the final date of the booked transportation and/or accommodation.

CANCELLATION COSTS

47 Coverage

47.1 Payment is granted for cancellation costs due to an uncertain occurrence as mentioned in 47.1.1 to 47.1.9 inclusive.

47.1.1 Death, serious disease or serious accidental injury of the person insured.

47.1.2 Death or peril of death of family members in the first and second remove or members of the person insured's household.

47.1.3 Pregnancy of the person insured or partner

47.1.4 Material damage (damage to goods/physical objects) of private property, rented house of the person insured or the company he's working for, which makes his presence urgently required.

47.1.5 Medically necessary surgery a person insured, his partner or a child resident with him may undergo unexpectedly.

47.1.6 Inability of the person insured on medical advice to undergo a vaccination required for the business trip

47.1.7 Unexpected unavailability of a required visa through no fault of the person insured.

47.1.8 The unavailability through some external cause of the private vehicle that was to be used by the person insured for the foreign business trip, within 3 days before the commencement of the business trip.

47.1.9 The dropping out of the caretaker manager due to an uncertain event as mentioned in 47.1.1 to 47.1.5 inclusive (in these paragraphs the indication 'person insured' is to be considered to mean 'caretaker manager'.)

47.2 If the person insured cancels a business trip as a result of an occurrence referred to in 47.1.1 to 47.1.9 inclusive that happened to a travelling companion, there shall also be entitlement to payment. Payment will only be granted if this travelling companion has an individual cancellation insurance and has received compensation on that ground.

UNUSED TRAVELLING DAYS

48 Coverage

Delayed departure

48.1 Payment is granted for unused travelling days caused by an unforeseen delay of a(n) aircraft, bus, train and boat at departure from the Netherlands or at arrival at the first travel destination. This cover exists only for business trips of more than 3 days. The delay must at least last 8 hours. One day's payment is made for a delay of 8 to 20 hours, two days for a delay of 20 to 32 hours and three days for a delay of more than 32 hours.

Hospitalization

48.2 In case of unforeseen hospitalization of the person insured during the business trip (at least 1 night) payment will be granted for unused travelling days for all persons insured on that business trip. Every night of hospitalization during the booked business trip counts as 1 unused travelling day.

UNTIMELY RETURN

49 Coverage

49.1 Payment is granted for unused travelling days in case of untimely return to the place of residence in the Netherlands due to an uncertain occurrence as mentioned in 49.1.1 to 49.1.6 inclusive. Payment is granted only if the untimely return has been previously approved by SOS International.

49.1.1 Death, serious disease or serious accidental injury of the person insured.

49.1.2 Death or peril of death of family members in the first and second remove or members of the person insured's household.

49.1.3 Complications in the pregnancy of the person insured or partner

49.1.4 Material damage (damage to goods/physical objects) of private property, rented house of the person insured or the company he's working for, which makes his presence urgently required.

49.1.5 Medically necessary surgery a person insured, his partner or a child resident with him may undergo unexpectedly.

49.1.6 The dropping out of the caretaker manager due to an uncertain occurrence as mentioned in 49.1.1 to 49.1.5 inclusive (in these paragraphs the indication 'person insured' is to be considered to mean 'caretaker manager'.)

49.2 If the person insured breaks off a business trip as a result of an occurrence referred to in 49.1.1 to 49.1.5 inclusive that happened to a travelling companion, there shall also be entitlement to payment. Payment will only be granted if this travelling companion has an individual cancellation insurance and has received compensation on that ground.

49.3 If, next to entitlement to payment based on this paragraph there's also a right to payment based on unused travelling days, payment will never exceed 100% of each person insured's share of the travelling costs.

50 Specific exclusion

No payment is granted for a claim resulting from an occurrence related to a disease, disorder or defect of the person insured, members of his household or members of his family in the first or second remove, which existed or gave cause for complaints in the period of 3 months prior to the contract date of the insurance. This exclusion is only effective if this section is contracted later than 7 days after the date of booking.

The clauses below are only applicable insofar as reference will be made to them in the policy.

CLAUSES

51 clause Europe

51.1 Description of terms

in the policy and conditions the following will also be understood to mean:

51.1.1 person insured:

persons, more than 16 years old, having their fixed place of residence in any country in Europe who, by order of the policyholder and/or at his expense make business trips abroad and insofar as the relative travel days and days spent in accommodation are included in the yearly statement of the total number of travel days and days spent in accommodation to be supplied to Europeesche.

51.2 Geographical area of insurance cover

For persons insured as referred to in 51.1.1 it will apply that the European country in which they have their fixed place of residence will be considered to be the Netherlands, whilst the Netherlands will be equated to any foreign country.

The damage will be assessed in the Netherlands in accordance with Dutch standards.

51.3 Medical costs

In case there is no primary coverage with a Dutch health insurance body or private medical insurer for persons insured as referred to in 51.1.1 the maximum payment within the framework of the section Medical cost will be € 25,000.- per occurrence.

52 clause Stationing abroad

52.1 Description of terms

In the policy and conditions the following will also be understood to mean:

52.1.1 person insured:

- persons, more than 16 years old, who will have been stationed abroad for account and by order of the policyholder for a period exceeding 180 consecutive days.

- the live-in partner and/or children of the person insured referred to above who are travelling with him/her with the permission of the policyholder and at the latter's expense.

52.2 Coverage

52.2.1 During the stay in the country of stationing, coverage will only be applicable on the basis of sections Assistance, Telecommunication costs and the Extraordinary costs stated in 20.2.1, 20.2.2, 20.2.5, 20.3 and 20.5.2 of the General Conditions

52.2.2 The full coverage stated in the policy will moreover be effective during:

- travel from the country of the original residence to the country of stationing and back
- business trips from the country of stationing to other countries

52.2.3 Assistance

In case of repatriation in the event of illness or accident, the person insured will have the choice between the country of original residence and the country of stationing

52.2.4 Accidents

Provided the section Accidents will apply, the following insured amounts will apply to the insured live-in children below the age of 16 in whose behalf coverage in the section Accidents will have been included

- in case of death € 5,000.-

- in case of permanent invalidity a maximum of the amount stated in the policy.

52.3 Assessment of the damage

The damage will be assessed in the Netherlands and in accordance with Dutch standards.

52.4 The travel days and days spent in accommodation referred to in 52.2.2 shall be included in the yearly statement to be supplied to Europeesche.

53 clause War-risk

53.1 Coverage

In deviation from the provisions in 6.1.4 of the General Conditions, payment will also be made or assistance will be rendered in case of events (in)directly relating to war-risk.

53.2 Exclusions

However, no payment will be made nor will assistance be rendered in case of:

53.2.1 luggage and/or money left behind

53.2.2 occurrences (in)directly resulting from nuclear reactions.

53.3 Termination of the coverage

53.3.1 Coverage shall terminate automatically on the fifth day at midnight after the day on which war shall have broken out or upon hostilities taking

place which directly or indirectly lead to a state of war. This applies irrespective of any declaration of war having been made in the Geographical area of insurance cover in which any form of war has occurred between, on the one hand (a member of) a treaty organization as set forth hereinafter and (a member of) an other treaty organization as set forth hereinafter or the Peoples' Republic of China on the other hand:

- NATO, including France
- The ASEAN Treaty Organization.

53.3.2 Europeesche will hold the right to end coverage intermediately. In such case coverage will end on the 7th day at midnight after the day of despatch of a written notice of termination by Europeesche to the policyholder.

53.3.3 In case a person insured will have been robbed of his freedom as a result of a (civil) war prior to the time of termination of the insurance as referred to in 53.3.1 and 53.3.2, coverage will continue to be effective without prejudice to the provisions in 2 of the General Conditions.

53.4 Premium

In deviation from the relative provision laid down in 4.3 of the General Conditions, a minimum yearly premium of € 600.- will apply to contracts which include this coverage.