

Special Conditions Travel

WHO IS COVERED?	You and the persons listed in the policy, not older than 70 years of age.
WHEN DOES YOUR TRAVEL INSURANCE APPLY?	The insurance applies during the period mentioned in the policy, starting from the moment of leaving home to travel abroad, until the moment of returning. The maximum duration of the insurance is 60 days, including the date of leaving and returning.
WHERE ARE YOU COVERED?	The insurance applies for trips all over the world, provided the insured persons are citizens of Sint Maarten, Sint Eustatius and Saba.

LUGGAGE

WHAT IS DULY COVERED?	Luggage is insured for harm caused by: <ul style="list-style-type: none">• theft• loss• damage
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We will compensate for a maximum amount of \$ 8.500 per person per trip. Deductible is limited to \$ 85 per trip for all insured persons together.

The following table lists the maximal compensation for each person on each trip (if not stated otherwise in the policy).

Suitcases, clothing, shoes and cosmetic articles The suitcases, hand luggage, clothing, shoes and cosmetic articles brought by the insured person on the outward and return voyage.	Max. \$ 500
Electronic equipment For example: • camera • laptop • game computer • iPad with accessories like: • cd's • usb-sticks	Max. \$ 1.000
Cellular telephones, smartphones en not built- in navigational systems (incl. Rental car)	Max. \$ 500
Glasses	Max. \$ 500
Valuables for example: • jewels • watches • furs • silver and gold • gems • pearls • binoculars and related items • musical instruments with their accompanying accessories.	Max. \$ 1000
Medical items • hearing aid • prosthesis • braces	Max. \$ 4.000

WHAT IS DULY COVERED?

<p>Bicycles • bicycles • rollators • walking aids • wheel chairs • strollers with their accompanying accessories. • Car and bicycle tools that are not part of the standard equipment of the vehicle.</p>	Max. \$ 500
<p>Luggage delay For the first 3 days we compensate the costs of basic clothing and toiletries. This does not apply for the return voyage.</p>	Max. \$ 200
<p>Money</p>	Max. \$ 300
<p>Items bought during the trip Items bought during the trip, like: • souvenirs, • clothing • gifts provided proof of purchase can be presented.</p>	Max. \$ 1000
<p>Travel documents • passport • driving license • proof of identity • registration certificate • travelling tickets</p>	Max. \$ 250
<p>Sports equipment (rented) equipment for: • winter sports • water sports • golf</p>	Max. \$ 2.500

WHAT IS NOT COVERED?

- Stocks and bonds you do not use during your vacation
- Items you are moving
- Art items
- Items that are part of collections
- Items intended for commercial use
- Rented vehicles and vessels
- Trailers, including tent trailers and caravans
- Aircraft

WHAT DON'T WE COMPENSATE?

We don't compensate:

- Damage or theft caused by carelessness. You were not sufficiently careful if for example:
 - you could have taken better care to prevent damage
 - you left money and cheques in a vehicle
 - you left valuables openly visible
 - you took valuables in your hand luggage in public transportation
 - you left valuables in an unlocked space without vigilance
- Damage by:
 - warmth, moisture and freezing
 - vermin
 - wear and tear, deficiency and deterioration
- Follow-up damage. For example misuse of stolen debit cards or credit cards
- Damage when the items are still in usable order.
 - for example:
 - scratches
 - dents
 - stains

**WHAT DON'T WE
COMPENSATE?**

- Breakage of delicate luggage. This will only be covered if the breakage is due to:
 - burglary
 - robbery
 - fire
 - a traffic accident

WHAT IS DULY COVERED?**Your luggage can be repaired**

- We compensate the expenses of repair for an amount not exceeding the current value, or the original price of new items bought during the insurance period.

Your luggage cannot be repaired in case of:

- theft
- loss
- unrepairable damage.
- We compensate the current value if the item is older than one year.
- We compensate the original value if the items were bought during the insurance period.
- In some cases of theft or loss we will only compensate if you transfer to us the title of the goods.

MEDICAL EXPENSES

Expenses of medical treatment abroad will be compensated only when:

- If and insofar the insured person is covered for these expenses on the island where he resides (primary insurance), and
- For the part which is not covered by the primary insurance, not exceeding the maximum insured amount.

WHAT IS DULY COVERED?

We compensate secondary medical expenses during your trip.

This includes:

- Doctor's charges
- When on doctor's prescription:
 - hospitalization
 - treatment
 - medicines
 - air-ambulance

WHAT IS DULY COVERED?

- We compensate these expenses if your treatment and care:
 - is standard policy in this particular country,
 - is in accordance with your medical situation,
 - by mainstream caretakers,
 - by recognized doctors,
 - in recognized hospitals.

WHAT IS NOT COVERED?

- Infirmary caused by remedies intended to lose or gain weight
- Infirmities, ailments and accidents you already suffered:
 - before closing the insurance
 - before travelling
- Regular expenses due to pregnancy. Unexpected complications are duly covered.
- Abortion
- Treatments which:
 - were initiated before closing of the insurance
 - may be postponed until return at home.

WHAT IS COVERED?

We compensate only medical expenses that are not already covered by your regular health insurance.

Medical expenses abroad

We compensate starting from the first day of treatment until return to your country of residence. We compensate your medical expenses for not more than one year and not exceeding \$ 5.500.

Equipment

We compensate items on doctor's prescription:

- crutches
- walker
- wheel chair

This applies when you have to rent or buy them during your vacation.

We compensate not more than \$ 250 for each person on each trip.

DENTAL EXPENSES

An accident abroad

- We compensate repair of your natural dentures and other urgently necessary care. The compensation will not exceed \$ 550 for each person on each trip.

ACCIDENTS

WHAT DO WE COVER?

When due to an accident the insured person:

- passes away
- gets permanently disabled

WHAT DON'T WE COVER?

We don't compensate your expenses if you pass away or get permanently disabled as a consequence of specific sports:

- mountaineering;
- air sports, like parachute jumping, balloon sailing, gliding, paragliding, sport-, ultra-light and micro-light flying;
- aquatic sports like rafting, canyoning flottage, hydrospeed, skyboat, wild water canoeing and competitive sailing at sea;
- other sports like martial arts, rugby, cycling races and horse races;
- suicide;
- attempted suicide.

WHAT DO WE COMPENSATE?

• **Passing away**

We compensate \$ 40.000 for each deceased person, payable to the heirs. It may be that for someone who passes away, we already have paid an amount for disability caused by the same accident. In this case this amount will be deducted from the payment for passing away.

We will pay less if your passing away is a consequence of not using your seatbelt or helm or not using them correctly.

• **Getting permanently disabled**

For each person we compensate maximally \$ 80.000. Our medical advisor stipulates the percentage of disablement as a consequence of the accident. This percentage determines how much of this amount will be remitted. We will pay less if the disablement is a consequence of not using your seatbelt or helm or not using them correctly.

• **If disablement cannot be determined immediately**

It may take a long time to establish the grade of disablement. Sometimes over 2 years. In such a case our medical advisor will re-evaluate your situation 2 years after the accident. He takes into account expected changes and on that basis establishes the ultimate disablement

UNEXPECTED EXPENSES

WHAT DO WE COVER?

Additional expenses for the insured person related to infirmity/accident/passing away of:

- The insured person,
- Not co-travelling family members of the first grade,
- A solicitor.

Additional expenses for transportation/lodging/interruption of trip because of:

- Defective transportation;
- Serious material damage to home, household effects, company;
- Theft/loss of passport/visa;
- A rescue operation.

Return to the vacation destination until at the latest 21 days after the duration of the insurance, because of interruption of the vacation related to:

- Serious infirmity or passing away of family members in the first grade;
- Serious material damage to home, household effects, company;
- Infirmity or passing away of the solicitor.

Additional expenses for the insured person related to a co-traveler who is insured elsewhere and is affected by an occurrence that is covered by the conditions of this insurance.

Damage to your lodgings.

We compensate damage you have caused to rented lodgings. The household effects within the lodgings are also covered. In this case you have to be liable for the damage. This includes damage due to loss of the key of the safe in your lodgings.

WHAT DO WE COMPENSATE?

Placement of the character (*) means that the expenses will be compensated after consulting and approval of our help desk.

Covered are the following consequences of an occurrence:

- Additional expenses for lodging, included travel and stay of two necessary companions and with deduction of 10% for saved expenses for sustenance, for an amount not exceeding \$ 5.500 for each person on each trip (*);
- The necessary expenses to move the body of the deceased to the place of residence for an amount not exceeding (*) \$ 15.000;
- Expenses for interment or cremation outside the place of residence for an amount not exceeding \$ 15.000, including travel of two family members from the place of residence (*);
- Necessary additional expenses for lodging due to discontinued transportation for a maximum of \$ 100 per person per day during not more than 10 days, with deduction of 10% for saved expenses for sustenance;
- Necessary additional expenses due to unexpected or inevitable delay caused by a natural disaster, strikes, work-to-rule, protest or solidarity actions, for an amount not exceeding \$ 300 for a travelling party;

**WHAT DO WE
COMPENSATE?**

- Necessary additional expenses of transportation/lodgings due to loss/theft of passport(s) for an amount not exceeding \$ 1.500 for a travelling party;
- All expenses of operations by authorized organizations to try to locate, rescue and salvage the insured person for an amount not exceeding \$ 15.000 (*);
- Necessary expenses for additional telecommunication with the help desk and for communication with third parties for an amount not exceeding (*) \$ 300;

**WHAT WE DON'T
COMPENSATE**

- Expenses in your place of residence for existing ailments and/or disabilities, mental disorders, consequences and complications of pregnancy. Outside of your place of residence such expenses may be covered, provided they are unexpected and their treatment cannot be postponed until your return to your place of residence;
- Medical expenses occurring more than 6 months after the insured occurrence;
- Dental expenses occurring more than 6 months after the insured occurrence;
- Treatment in a seaside resort or bath house;
- Additional expenses for transportation, travel and lodging without approval of our help desk, in cases indicated by (*);
- Expenses to tow and transport vehicles;
- Normal expenses which were not additional nor unexpected;
- Accidents and infirmity caused directly or indirectly by:
 - medical treatment or medication;
 - practicing of dangerous professional activities;
 - practicing of winter sports or dangerous sports;
 - piloting an aircraft without a valid license;
- expenses of delay by aircraft, ships, trains, touring cars.