Travel Insurance

CHUBB

Insurance Product Information Document

Company:	Chubb European Group SE, Netherlands branch, Marten Meesweg 8-10, 3068 AV Rotterdam, company number 24353249
Registered office:	La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Chubb European Group SE is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. In the Netherlands it falls under the conduct of business rules of the Authority Financial Markets (AFM).
Product:	Travel insurance including cancellation coverage

This document provides a summary of the main coverage and exclusions. It is not personalised to your specific individual needs. Complete pre-contractual and contractual information about this product is provided in the certificate of insurance and <u>policy terms and conditions</u> (e.g. regarding data protection).

What type of insurance is this?

This travel insurance including cancellation coverage provides cover for emergency medical expenses, cancellation costs, personal property/money losses, and a range of other covers all whilst travelling abroad. The coverage is valid for round trips booked via Transavia.



What is insured?

The primary value of this cover is for cancellation costs, baggage and medical emergencies abroad, with a range of secondary covers included to.

This policy pays a benefit or costs in accordance with the policy wording in the following events:

- Cancellation total costs of the ticket at the moment of taking out this policy. Also when you fall ill because of the Coronavirus (COVID-19) within 28 before your trip.
- Medical expenses abroad secondary cover at cost
- ✓ Flight delay €50 per 6 hours, max €250
- ✓ Luggage delay max €150
- ✓ Missed flight €250
- ✓ Travel documents max €500
- ✓ Money max €250
- ✓ Personal Effects & Baggage loss, damage and theft up to €2.000 in total (electronic equipment up to €500, mobile phone €90, valuables €150, rented sports equipment €500, replacement clothing/toiletries €150)
- Evacuation, transport, repatriation at cost
- ✓ Repatriation mortal remains €7.500
- ✓ Funeral costs €1.200
- ✓ Personal accident €20.000 in case of death and up to €20.000 in case of permanent disability
- ✓ Liability per event max €2.000.000
- ✓ Legal assistance abroad within Europe max €10.000. Outside of Europe max €20.000



What is not insured?

- Pre-existing medical conditions that were diagnosed, treated or required hospital inpatient or outpatient treatment in the last five years
- Certain "dangerous" sports and leisure activities
- Trips involving manual work of any kind
 Trips where the main reason for travel is wind
- **X** Trips where the main reason for travel is winter sports or cruises
- X Trips within the Netherlands
- Cancellation: deciding not to travel, not having an upto-date passport or redundancy
- Personal property or valuables left unattended
- Travel to areas the Dutch government has advised against; travelling for medical treatment or if a traveller has a terminal prognosis
- X Illegal acts

- Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.
- X Trips to areas with status "red" or "orange".

Are there any coverage limitations?



- Recklessness and/or excessive alcohol or drug use
- Missed flight is only covered for public transport not arriving on schedule, or your car/taxi suffering a breakdown or accident
- Benefit for death caused by a personal accident: children up to 16 years old and persons over 70 -€3.400
- Benefit for permanent disability as a result of a personal accident: persons over 70 €3.400



Where am I covered?

Europe/Worldwide (except Cuba) depending on where you have told us you are travelling to when you buy this Policy. Area of travel coverage is shown on your certificate of insurance.



What are my obligations?

At the start of your policy

• All persons to be insured must be permanently resident in the Netherlands

In the event of a claim

- Notify us via <u>www.chubbclaims.nl</u>. You must supply at your own expense any information, evidence and receipts we reasonably require including medical certificates signed by a Doctor, police reports and other reports following loss or injury
- In case of cancellation you have to notify Transavia first of that cancellation. You can contact Transavia via +31 (0)20 21 46 032
- For question about the insurance, please contact Chubb via +31(0)10-2894150 or beneluxclaims@chubb.com

During the period of insurance

• You must take reasonable care to protect against loss, damage, accident, injury or illness



When and how do I pay?

✓ The premium is paid simultaneously with the booking or after the booking, via Transavia.



When does the cover start and end?

- Cancellation cover starts on the date you book your trip, or the effective date shown on your certificate insurance if this is later
- Cover for all other benefits commences when you begin your trip shown as the start date on your certificate of insurance and cover continues until you return at the end of your trip or the cover end date shown on your certificate of insurance, whichever occurs first



How do I cancel the contract?

- Within 14 days after taking out the insurance, but before travelling, you can cancel your policy. When you cancel there is no coverage in the period before or after cancelling.
- By phone: contact Transavia customer service via +31 (0)20 21 46 032
- Online: via <u>contact form</u>