

Special terms and conditions

Travel Insurance

RV2024

Explanation Special terms and conditions Travel Insurance

If the policy sheet states that you have taken out Travel Insurance and the premium payable for this insurance has been paid on time, then you are entitled to the coverage described in the clauses of these special terms and conditions.

These clauses must be read in conjunction with the general terms and conditions. In the event of any conflict, the special terms and conditions shall prevail over the general terms and conditions.

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What do we mean by?

Luggage

Everything you have with you or purchase during the trip for your own use.

Valuables

By valuables (part of the luggage cover) we mean:

- jewellery, watches and items consisting of precious metals, gemstones or pearls;
- digital/electronic equipment, including:
 - smartphone or mobile phone
 - smartwatch
 - tablet and laptop
 - photo, film and video equipment and accessories
 - portable audio equipment

Hobby and sport equipment

By hobby and sport equipment (part of the Luggage cover) we mean:

- bikes and electric bikes;
- electronically controlled devices, such as drones;
- golf, tennis and angling equipment;
- underwater sport equipment;
- ski, cross-country ski and mountaineering equipment;
- musical instruments and optical instruments, such as a binoculars or microscope;
- parachuting, parasailing, gliding (or hang gliding), surfing and kitesurfing equipment;
- canoes, sailboards, inflatable or folding boats that are not suitable for outboard motors.

Properly closed luggage space

By a properly closed luggage space we mean:

- a separate, closed space (such as a car boot) or glove compartment in a car, campervan or delivery van;
- the luggage space in a car that is covered by a parcel shelf or pull cover;
- a properly closed cupboard in a campervan, caravan or delivery van.

Properly closed luggage box or ski box

By this we mean a properly closed luggage or ski box with a hard cover. The box must be properly affixed to the vehicle so that it cannot easily be stolen.

Current value

The value of an item at the relevant time. We determine this value on the basis of the purchase price and depreciation. The amount of depreciation depends on the age of the item and the average useful life of the item. In determining the current value, we also take into consideration the condition of the item and loss of value due to the regular appearance of new models.

First or second degree family member

- **First degree:** husband/wife/partner, parents (including parents-in-law and step-parents), children (including children by marriage and step-children).
- **Second degree:** sisters/brothers (including sisters-in-law, brothers-in-law, step-sisters and step-brothers), grandparents and grandchildren.

Housemate

A person registered in the civil registry at the same address as you.

Country of origin and domicile

- **Country of origin:** The country where you lived before going abroad or the country of which you are a national.
- **Domicile:** The place where you live. Generally, this place will be the centre of your daily life. We determine where you live on the basis of your legal, economic and social connection with a country and your connections with the country of origin.

Trip

Temporary stay somewhere other than your permanent residence.

Travelling group

The group of individuals listed on your policy sheet as insured persons.

Permanent residence

The address at which you are registered in the civil registry or the address where you were last registered before commencing your trip.

1. Where is your Travel Insurance valid?

The insurance is valid anywhere in the world.

2. In what circumstances will we compensate your damage or loss?

We will only compensate damage or loss arising during the term of your insurance.

The insurance remains in force for such time as any insured person has not yet returned to their permanent residence due to an essential extended stay elsewhere in connection with an insured event. No extra premium will be charged for this.

Luggage

We compensate damage, theft and loss of your luggage during your trip. We will also compensate you for any loss at a time when your luggage is necessarily outside the permanent residence either immediately before or immediately after your trip. However, in these circumstances the insurance does not extend to your valuables.

We will only compensate loss or theft of luggage if it has not been recovered within 4 weeks from the time that you notify us of the claim. This is because your luggage may still be found.

Unforeseen expenses

If you have received approval from the ANWB Assistance Centre in advance, we will reimburse unforeseen expenses in the following situations:

- you have to return home due to the life-threatening illness or accident or the death of a first or second degree family member who is not a fellow traveller or a housemate who is not a fellow traveller;
- your house, household contents or company is severely damaged by an external incident and your presence is required in your capacity as owner, tenant or manager;
- your passport or identity document or visa is stolen or lost;
- you incur telecommunication costs following an event covered by this Travel Insurance.

Holiday accommodation

We will only compensate damage to your holiday accommodation that is caused unintentionally.

3. What should you do if you incur damage or loss?

Any theft, damage or loss must be reported to the police immediately, preferably at the place where the event took place. If this is not possible, notify another person authorised for this purpose, such as your tour leader or hotel management. If your luggage is lost or damaged during transport by a third party, you must report the matter to the carrier responsible. It is important that you are able to provide OOM with the statement made by the relevant authorised person. In addition, we expect you to limit the damage as much as possible and that you do nothing that could have a negative effect on our interests. This includes, but is not limited to:

- Having the damage repaired without our permission or destroying or disposing of damaged items. You must hand over damaged luggage to us if we ask you to do so.
- Making promises, giving statements or taking any actions without discussing this with us.

Damage to luggage and/or the holiday accommodation

Inform us of any damage to luggage and/or the holiday accommodation as soon as possible. You should contact us at:

OOM Verzekeringen

P.O. Box 50.000

7900 RP Hoogeveen The Netherlands

Telephone: +31 (0)70 353 21 25

Fax: +31 (0)70 353 21 26

Website: www.oomverzekeringen.nl

Email: claims@oomverzekeringen.nl

You must also complete the Travel Insurance Claim Form as soon as possible after the event occurs. You can request a copy of the Travel Insurance Claim Form from OOM or download it from our website www.oomverzekeringen.nl.

Send this form to OOM accompanied by the following documents, if applicable:

- copies of official statements or documents proving that you reported the incident;
- invoices and other documentary evidence of the extent of the damage or loss or the cause of damage or loss.

Reporting unforeseen expenses

You must report unforeseen expenses as soon as possible once you become aware of the event, by contacting:

ANWB Assistance Centre

Telephone: +31 (0)70 353 21 40

24/7, Dutch spoken

The general terms and conditions set out your other obligations, such as your obligation to cooperate with the investigation to assess any damage or loss, and the consequences if you fail to comply with your obligations.

4. How do we process claims?

If you send us a claim, we first assess whether it is eligible for reimbursement. We then determine the amount to be reimbursed and transfer this amount to you.

Note: an excess applies

In the event of theft, damage or loss of your luggage, an excess of €125 shall apply per event. For every claim relating to luggage, we will deduct the excess from the compensation amount that has been calculated. The excess for luggage does not apply to the cost of replacing locks following the loss of your house key or the purchase of replacement clothing and toiletries if a carrier has lost your luggage.

5. What costs are covered by your Travel Insurance?

Which costs we reimburse depends on the cover you choose (Basic, Advanced or Excellent). You will find your chosen cover on your policy sheet.

Luggage

This insurance is a first loss insurance. That means that we compensate the damage or loss from theft, damage or loss up to a maximum of the insured amount without claiming underinsurance, even if the value of the insured items exceeds the insured sum.

What will your travel insurance compensate?

	Basic	Advanced	Excellent
Luggage We will compensate you for your luggage up to the current value with these maximum amounts per insured person per insurance year (or per insured period if you are insured for a shorter period). For the following luggage (including accessories, parts and fittings) the maximum compensation amount is as follows:	€ 1.500,-	€ 3.000,-	€ 4.500,-
Per insured person per insurance year/insured period:	Basic	Advanced	Excellent
Spectacles and contact lenses	€250	€300	€600
Prostheses, hearing aids and dental braces	€250	€300	€600
Items intended as gifts	€250	€300	€600
Items purchased during the trip such as gifts and souvenirs	€250	€300	€600
Valuables	Basic	Advanced	Excellent
Jewellery, watches, fur, silver and gold, precious stones and pearls	€250	€300	€600
Digital/electronic equipment	€500	€500	€500
Hobby and sports equipment	Basic	Advanced	Excellent
Hobby and sports equipment per item	€250	€300	€600
Per travelling group per trip:	Basic	Advanced	Excellent
Car radio and portable navigation system	€250	€300	€600
Tools and spare parts	€250	€300	€600

Additional cover for digital/electronic equipment

Digital/electronic equipment is included in the standard cover up to a value of €500 per person per insurance year (or per insured period if you are insured for a shorter period).

If the policy sheet states that you have taken out the 'Additional cover for digital/electronic equipment' then an extra cover of €500/€1,000/€2,000/€5,000 per travelling group applies for digital/electronic equipment. The insured amount is stated on your policy sheet. Please note: the extra cover applies per **travelling group** per insurance year (or per insured period if you are insured for a shorter period).

For digital/electronic equipment the maximum we will compensate is the current value. Your damage or loss will first be compensated under the luggage cover. If this is not sufficient and you have taken out the additional cover for digital/electronic equipment then the extra amount will be compensated under the additional cover.

Example:

Imagine you have taken out travel insurance with Advanced cover and additional cover for digital/electronic equipment.

Unfortunately your brand new camera becomes irreparably damaged. We determine that the loss is €750. You first receive €500 compensation under your luggage cover. This compensation is reduced by the €125 excess.

You also receive another €250 in compensation under the additional cover for digital/electronic equipment. So we pay you €625 in total. Without the additional cover you would receive €375.

Money

What will your travel insurance compensate?

Theft or loss of money:	Basic	Advanced	Excellent
Per insured person	No cover	No cover	€250
Maximum per policy	No cover	No cover	€500

The cover applies to legal tender in the form of coins, bank notes and cheques.

Loss due to theft or loss of money is not insured if you:

- have left money unattended, for example in a suitcase or bag that you were not carrying as hand luggage and that was not under your immediate control;
- have left money unattended in a motor vehicle, unless stored in a closed, well-fitted safe. You must be able to show evidence of forced entry;
- have not taken proper care. This means that you did not handle your money with care and use the safest storage place and you did not take any measures to prevent theft or loss of your money.

Return of luggage

What will your travel insurance compensate?

	Basic	Advanced	Excellent
Return of luggage	Cost price	Cost price	Cost price

We will compensate the cost of returning luggage to your permanent residence if this is necessary due to an insured event.

Replacement of locks

What will your travel insurance compensate?

	Basic	Advanced	Excellent
Replacement of locks following loss of house key	No cover	€150	€150

Following the loss of a house key we will compensate the cost of obtaining new keys and sending them to you. Or the purchase and fitting of new locks up to the maximum compensation amount per travelling group stated.

Replacement clothing and toiletries

What will your travel insurance compensate?

	Basic	Advanced	Excellent
Replacement clothing and toiletries that you have to purchase during your trip because the company providing your transportation has lost your luggage	€150	€200	€250

We only compensate replacement clothing and toiletries if you had entrusted the luggage to the transportation company and therefore it was not under your immediate control.

Luggage - What do you need to pay attention to?

You are insured for theft, loss and damage of your luggage. We expect you to take extra care in the following situations.

Theft from the transportation vehicle during the outward or return journey to/from the permanent residence or during day trips

This is insured if the luggage:

- is stored in a properly closed luggage space. In this situation, the luggage may be left unattended for a maximum of 24 hours;
- although not stored in a properly closed luggage space, is stored out of sight. In this situation, the luggage may be left unattended for a maximum of three hours. Valuables, money and identity documents are **not** insured in this situation;
- is stored in a properly closed luggage box or ski box.

Theft from the transportation vehicle during an overnight stay at an official campsite

This is insured if the luggage:

- is stored in a properly closed luggage space;
- is stored in a properly closed luggage box or ski box.

You must be able to provide evidence of forced entry. Valuables, money and identity documents are **not** insured in this situation.

Theft from a carrier or trailer tent

This is insured if the luggage is left unattended on a roof-top carrier, bicycle carrier or luggage carrier or in a luggage trailer or trailer tent. Cover only applies if you have taken adequate precautionary measures to prevent theft, loss or damage. Valuables, money and identity documents are **not** insured in this situation.

Unforeseen expenses

Additional travel expenses

What will your travel insurance compensate?

	Basic	Advanced	Excellent
Additional transport costs following the death, accident or life-threatening illness of a first or second degree family member or housemate who is not travelling with you	Cost price (following authorisation by ANWB Assistance Centre)	Cost price (following authorisation by ANWB Assistance Centre)	Cost price (following authorisation by ANWB Assistance Centre)
Use of own vehicle following the death, accident or life-threatening illness of a first or second degree family member or housemate who is not travelling with you	€ 0,25 per km	€ 0,25 per km	€ 0,25 per km
Additional transport costs following serious damage to your home, business premises or home contents	Cost price (following authorisation by ANWB Assistance Centre)	Cost price (following authorisation by ANWB Assistance Centre)	Cost price (following authorisation by ANWB Assistance Centre)
Costs for accommodation and breakfast as a consequence of an Unforeseen Expense that is covered and described above	No cover	€ 50,- per day, up to a maximum of 3 weeks	€ 80,- per day, up to a maximum of 3 weeks
Additional transport costs to continue your trip, if you travel back to the trip destination within the planned trip duration or no more than 21 days later	Cost price (following authorisation by ANWB Assistance Centre)	Cost price (following authorisation by ANWB Assistance Centre)	Cost price (following authorisation by ANWB Assistance Centre)

- If you are travelling outside your country of domicile then transport to your permanent residence in your country of domicile will be compensated. Where an insured person is not travelling, transport to the country of origin will be compensated. In this situation, the term 'permanent residence' shall be understood to mean the country of origin.
- Unforeseen travel expenses in the country of domicile are not insured.
- You must be able to produce invoices as evidence of expenditure for accommodation and meals. We apply a reduction of 10 per cent to your accommodation costs due to the costs you save on normal living expenses.

Note: you must obtain our authorisation from the ANWB Assistance Centre before you travel. This gives you the certainty that we will reimburse your travel costs.

Passport, identity card and visa

What will your travel insurance compensate?

	Basic	Advanced	Excellent
Travel and subsistence expenses following theft or loss of passport, identity card or visa	€300	€600	Cost price

We compensate additional travel and accommodation expenses to reach the location where the replacement document will be issued, up to the insured amount. This amount applies per event per travelling group.

Telecommunications

What will your travel insurance compensate?

	Basic	Advanced	Excellent
Telecommunications expenses:			
With the Emergency Centre	Cost price	Cost price	Cost price
With others	No cover	€150	€250

We reimburse all necessarily incurred telephone, internet or fax costs following events covered by the Travel Insurance.

Damage to holiday accommodation

What will your travel insurance compensate?

	Basic	Advanced	Excellent
Damage to rented holiday accommodation and contents	€450	€450	€450

We compensate the damage you cause to rented holiday accommodation and/or its contents. This includes immediate consequential loss (such as the replacement of locks) if you lose the key of rented holiday accommodation.

Please note: We only compensate damage to holiday accommodation or the replacement of locks following loss of the key if the damage/loss incurred is greater than €25.

Winter sports

What will your travel insurance compensate?

	Basic	Advanced	Excellent
Assistance following an accident	No cover	No cover	Cost price
Cost of ski passes and/or skiing lessons	No cover	No cover	€300
Hire of replacement sports equipment	No cover	No cover	€300

We compensate the following costs associated with taking part in winter sports:

- Assistance following an accident. You will receive assistance from the ANWB Assistance Centre. This assistance will depend on your situation and may include:
 - giving advice;
 - arranging transport off the piste, for example by stretcher or helicopter;
 - providing the required medical attendance during the return trip;
 - other assistance that the ANWB Assistance Centre considers necessary and feasible.
- Costs of skiing lessons and/or a ski pass that you have paid for in advance. We compensate you for the days missed if you are unable to use these due to illness or accident.
- Hire of replacement sports equipment if your own equipment has been damaged, stolen or lost during the trip. This also applies if your sports equipment has been lost during a flight.

- Stolen, lost or damaged sports equipment is compensated according to the luggage cover. The maximum compensation amount for sports equipment per insured person per trip is shown in the Luggage section.

Costs for medical treatment are not covered by the travel insurance.

6. What costs are not covered by your Travel Insurance?

In the following situations we will not reimburse your costs, unless explicitly stated otherwise on your policy sheet.

Luggage

- **Consequential loss.** Loss you incur as a consequence of theft, loss or damage of luggage, other than the theft, loss or of your luggage itself.
- **Carelessness.** Damage due to carelessness. For example:
 - You leave your belongings unattended, for example on a beach or at a pavement café.
 - Your belongings are left in a visible place in a car.
 - You leave digital/electronic equipment, travel documents, valuables or money unattended.
- **Influences of nature.** Damage due to the gradual effects of wind, sun, temperature changes and other atmospheric influences.
- **Wear and tear or inherent deterioration or inherent defect.** Damage occurring as a result of wear and tear, an inherent deterioration or an inherent defect.
- **Superficial damage.** Scratches, scores, stains, dents and disfigurements. Unless the functional use of the article is affected.
- **Animals.** Injuries to, or loss or theft of animals.
- **Depreciation.** Damage or loss due to depreciation.
- **Skis.** Ski edges that come loose and damage to the surface of the skis.
- **Merchandise.** Damage to merchandise, samples and models.
- **Unprocessed precious metals and unmounted gemstones.** Damage to unprocessed precious metals and unmounted gemstones.
- **Items of value.** Objects that have artistic, rarity, collector's or antique value.
- **Motor boats, motor vehicles and campers and camping trailers.** This includes all standard equipment, parts and accessories, such as a panniers, awning or sun canopy and fuel.
- **Household items.** Items not intended for use during the trip.
- **Dental damage.** Damage to or loss of false teeth, crowns and bridges.
- **Cash, documents of a monetary value and cards with an electronic monetary value.** By this we mean, for example, telephone cards, cheques, bank and debit or credit cards and travel cards (OV-chip cards). Loss or theft of money is only insured under our Excellent cover.

Unforeseen expenses

- **Participating in a fight.** If you participate in a fight in which you are to blame.
- **Cost of delays.** Cost of delays caused by the method of transport you use.
- **Loss of income.** Losses as a result of you not receiving income and the cost of transport and accommodation that you are unable to make use of.

Holiday accommodation

- **Damage to structure and inventory.** Damage to the structure and inventory that you cause when driving or sailing a rented camping trailer, camper or boat.
- **Wear and tear or inherent defect.** Damage to an object that becomes defective during normal use, for example as a result of wear and tear or an inherent defect. Even if you feel morally responsible for this damage.

The following situations are not covered by this insurance:

- **Nuclear reaction.** If the damage or loss is caused by a nuclear reaction.
- **War and kindred risks.** If the damage or loss is caused by war and kindred risks: armed conflict, civil war, uprising, civil disturbance, riot or mutiny.
- **Other insurance.** If you had not taken out this insurance, would you be able to make a claim for compensation, payment or assistance under another insurance policy, legislation or other provision? In that case, this insurance with OOM shall be the 'payer of last resort'. In any event, we will only reimburse you for costs incurred in excess of the amount that you are entitled to claim under such other insurance, legislation or provision. Or the amount that you would have been entitled to claim had you not entered into this insurance with OOM. Article 7:961 part 1 of the Dutch Civil Code (BW) does not apply.
- **Sanction rules.** There are national and international general rules and specific sanction rules that may prohibit us from selling insurance to you. We are not permitted to sell you insurance if it turns out that under the terms of the sanctions legislation or regulations, it is prohibited to provide a financial service. If, after the start of the insurance, it turns out that you, an insured person, an insured case or another interested party is directly or indirectly involved in acts, transactions or events that are in breach of a sanctions law. or, if it appears that you or another interested party is included on a national or international sanctions list, then:
 - we will not reimburse any claim or we will temporarily or permanently suspend cover;
 - the general or financial interests of a person, company, government or other entity will be excluded from the insurance.
- **Misleading information.** If you or another person entitled to payment under this insurance deliberately misleads us by failing to inform us or misinforming us regarding any fact or circumstance, except in cases where the misleading information does not justify this exclusion.
- **Incorrect representation of events.** If you represent events incorrectly or give an account that is damaging to our interests, unless this incorrect representation is not sufficiently essential to justify the exclusion. However, we will restrict your right to payment under this insurance. If a payment has already been made, we will claim our losses from you. If you deliberately represent events incorrectly in order to mislead us, under no circumstances will you be entitled to any reimbursement of costs.
- **Hijacking, strike, uprising or terrorism.** If the damage or loss is associated with or caused by your participation in a hijacking, strike, uprising or act of terrorism.
- **Crime.** If the damage or loss is associated with or caused by your committing (or assisting in) a crime.
- **Recklessness.** Costs resulting from deliberate, conscious or unintentional recklessness by you or anyone else with an interest in a payment under this insurance.

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