

- I. Cancellation and curtailment 2.500
- II. 'Europe Classic': Assistance + insurance + luggage ( – or + cancellation)
- III. 'Top Europe / Top World': Assistance + insurance + luggage ( – or + cancellation )

### I. Cancellation

Valid in the UK and abroad from 1 stay overnight

#### 1. Cancellation : in case of

##### 1. Serious illness – accident or death

- The insured, his/her legal or de facto spouse or partner, his/her relatives up to the second degree;
- His/her brother(s)-in-law, sister(s)-in-law, son(s)-in-law, daughter(s)-in-law, parent(s)-in-law;
- Stepparent(s), stepchild(ren), stepbrother(s), stepsister(s), half-brother(s), half-sister(s);
- The children of newly formed families who join the trip;
- The person professionally replacing the insured, provided that the insured can provide evidence.

**The policy also covers the consequences of pre-existing or chronic illness, if there was no contraindication according to the treating physician for performing the journey at the time of booking the trip and the issuing of the cancellation policy;**

##### 2. Death of family until the third degree.

##### 3. Significant material damage to the immovable property of the insured or rented by the insured as a permanent residence, which happened within the 30 days preceding the departure date,

##### 4. Total immobilisation of the private vehicle of the insured to use for the trip at the time of departure to the holiday destination as a result of a traffic accident, theft or fire;

##### 5. Involuntary unemployment in the event of total or partial business closure (department where the insured person is employed) or collective redundancy, provided that the person became unemployed after the insurance took effect;

##### 6. Termination of the employment contract of indefinite duration of the insured, by the employer for compelling economic reasons;

##### 7. Necessary presence of the insured person with an independent profession or who is self-employed, due to death, illness or accident of professional replacement, if one can prove this and that the company was notified about the person when the policy was subscribed;

##### 8. Cancellation of the previously approved holiday of the insured by the employer to replace a colleague (who was to replace the insured during his/her trip), due to illness, accident or death, provided that the insured can proof it.

##### 9. If the insured enters into a employment contract of 6 consecutive months as jobseeker with an employer

##### 10. Disorders and any complications during pregnancy provided that the insured is not more than three months pregnant at the time of conclusion of the insurance contract;

##### 11. Re-examinations that the insured must take in the period between the departure date and 30 days after the return date of the insured trip and whose postponement is not possible (not known at the time of booking);

##### 12. Home or carjacking in the week prior to the departure of your trip (proof based on a notarial record).

- Carjacking: theft of the car under threat of (or with) violence against the driver.
- Home jacking: entering the home of the insured with the intention of stealing the car, whether or not under threat to the residents;

##### 13. Mandatory attendance of the insured as a witness or juror in a court of law;

##### 14. If the insured is called for:

- adoption of a child;
- urgent organ transplant (as donor or recipient);
- humanitarian aid or military mission which the insured was not aware of when booking the trip.

##### 15. Immobilisation of the vehicle due to accident or breakdown suffered by the insured person during the journey from the residence to the airport or port;

##### 16. Urgent move of an elderly family member up to the second degree from the retirement home as a result of bankruptcy or closure of the home in the period between the departure date and 30 days after the return date of the insured trip and whose postponement is not possible (not known at the time of booking).

# SUNASSISTANCE

## Technical info: Temporary policies

17. Cancellation of rented dwelling of the insured by the owner, provided that this was not known when booking the trip and that the insured must leave the house between the booking of the trip and 30 days after the return date of the insured trip;
18. Loss of care for the children of divorced parents, if the parent who would be responsible for the care of the children during the period of the booked trip is no longer able to provide the care due to illness, accident or death
19. Suicide of a family member to the second degree (the insured himself is excluded);
20. Notwithstanding Article 8 'Exclusions' from the General Conditions: Epidemic, natural disaster or act of terrorism: if the travel destination is hit by an internationally recognized epidemic, natural disaster or act of terrorism after booking, the invoice with the amendment fee of rebooking the trip to either another date while maintaining the same destination or another destination while maintaining the same date (without bonus) reimbursed to a maximum of €175.00 per insured. The travel destination is defined as follows: the destination city for travel within the EC; the country of destination for other travel outside the EC;
21. Kidnapping of yourself, your (legal or actual) cohabiting spouse, any person who normally lives with you in a family unit, any blood relation or relative by marriage up to the second degree.
22. You may not be vaccinated or immunized for medical reasons, on the condition that it is made compulsory by the local authorities.
23. Refusal of the visa you need in order to undertake the reserved travel arrangement.
24. Cancellation by a travel companion who had registered together with the insured and who is insured by a similar policy in our company, on the basis of one of the enumerated reasons – this is for a maximum of four persons booked together. Children are not included herein. A family is considered as 1 person.
25. If the insured person with an independent profession or who is self-employed is unable to make the journey due to dismissal of an employee or a partner, and whose name was mentioned in the policy.
26. Divorce, if the court proceedings were initiated after booking the trip and on presentation of an official document.
27. Actual separation, if one of the partners changed their permanent address after booking the trip and on presentation of an official document.

## 2. Curtailment

max € 2.500

Europe = also Egypt, Tunisia, Morocco ... see list below (this makes your price cheaper !!!!)

	Europe Classic	Top Europe	Top World
<b>1. Cancellation(in combination with assistance)</b>			
1. cover : see cancellation	€ 1.000,00	€ 2.500,00	€ 2.500,00
2. Outward delay	After 48hrs € 25,00/day– 3d	from 6hrs: € 75,00- max. € 150,00 /d-2d	from 6u: € 75,00- max. € 150,00 /d-2d
<b>2. Persons assistance</b>			
Is there an age limit ?	No	No	no
Territorial scope	Europe	Europe	World
1. Repatriation in case of illness, accident or death	Unlimited	Unlimited	unlimited
2. Medical expenses without own risk	€ 25.000,00	€ 1.000.000	€ 1.000.000
3. Tooth care	€ 50/pers	€ 50/pers	€ 50/pers
4. Medical after care in the UK (accident)	€ 2.500,00	€ 6.500,00	€ 6.500,00
5. Hotelcosts in case of extended stay	maximum 10 d	maximum 10 d	maximum 10 d
6. Visiting the hospital– in another country –(by a family member) in case of a stay of more than 5 days.	Ticket + stay € 75,00/day maximum € 500,00/trip	Ticket + stay € 75,00/day maximum € 500,00/trip	Ticket + stay € 75,00/day maximum € 500,00/trip

# SUNASSISTANCE

## Technical info: Temporary policies

7. Unexpected return to the UK	Yes	Yes	Yes
-sudden illness, accident or death of a family member (2nd degree)	unlimited	Unlimited	unlimited
8. Serious damage (of your residence)	Unlimited	Unlimited	unlimited
8. Repatriation mortal remains	Coffin € 1.500,00 + all arrangements	Coffin € 1.500,00 + all arrangements	Coffin € 1.500,00 + all arrangements
9. Repatriation of children	unlimited	Unlimited	unlimited
10. Assistance of an interpreter	Yes	Yes	Yes
11. Transport/repatriation of pets	Yes	Yes	Yes
12. Transmission of urgent messages	Yes	Yes	Yes
13. Loss/theft of travel documents	-	Yes	Yes
14. Advance of money	-	€ 3.700,00	€ 3.700,00
15. Advance of lawyers fees	€ 1.250,00	€ 1.250,00	€ 1.250,00
16. Advance of bail	€ 12.500,00	€ 12.500,00	€ 12.500,00
17. Search and rescue costs	-	€ 7.500,00	€ 7.500,00
18. Telecommunication costs in case of an assistance case	ja	ja	ja
<b>3. Home assistance</b>			
1. Home = uninhabitable : overnight stays	-	Max. 2 nights € 75,00	Max. nights €75,00
-surveillance costs	-	maximum 48 hrs	maximum 48 hrs
- removal content	-	Rental car maximum € 315,00	Rental car maximum € 315,00
-removal expenses	-	unlimited, from 30d and maximum 60d	unlimited, from 30d and maximum 60d
2. Locksmith	-	€ 125,00 1x per year	€ 125,00 1x per year
<b>4. Terrorism</b>			
Terrorism	-	€ 620,00/day - max 5 days from 48 hours	€ 620,00/day - max 5 days from 48 hours
<b>5. Holiday curtailment</b>			
Curtailment	max. € 250,00	max. € 2.500,00	max. € 2.500,00
<b>6. Luggage</b>			
1. Theft or damage	€ 500,00	€ 1.000,00	€ 1.000,00
2. Luggage delay (outward)	48u - € 150,00	12u - € 300,00	12u - € 300,00

## OPTIES

### Option 1: Sport guarantee

1. Scuba diving till -45 metres	yes
2. Ski guarantee:	
- breaking of skis or snowboard	Max. € 375,00
- theft of skis or snowboard	Max. € 250,00
- refund of the ski pass/ lessons	Max. € 200,00
- Skiing off piste	

### 3. Rental of sportsequipment/ sportwear

If the purpose of the trip is compromised due to loss, theft, or damage by third parties or late arrival by the transport company of the sports equipment or clothing from the residence, the insurer shall refund the costs of rental equipment or clothing during the duration of the trip, up to a maximum of €50.00 per day and €300.00 per trip.

# SUNASSISTANCE

## Technical info: Temporary policies

Option 2: Vehicle assistance	
1. Vehicle : max 10 yearsr and max 3.5 tonnes	
2. Repatriation of the immobilised vehicle (breakdown,accident or theft)	Repair > 5 days + repatriation passengers
3. provision of spare parts	yes
4. Towing costs(*)	vehicle age : < 5y. old : unlimited >5y.old: max: value of the vehicle
5. Rental of a replacement vehicle	€ 125,00 max 48hrs
6. Immobilisation: repatriation or replacement driver	unlimited
7. Advance of criminal bail & lawyers' fees	yes

### Option 3 : Natural disasters

Extension of stay abroad in the event of :

- natural disasters

- atmospheric conditions

we cover the necessary costs (hotel,breakfast and transport to and from the airport or trainstation)

max. € 500 per insured person.

### DEFINITIONS

**Europe** = Belgium, Cyprus, Danmark,Germany, Estonia, Finland, France, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxemburg, Malta, Netherlands, Austria, Poland, Portugal, Slovenia, Slovakia, Spain, Czech Republic,United Kingdom, Sweden, Bulgaria, Kroatia, Roemenia, Turkey,Switzerland, Norway, Egypt, Morocco, Tunisia, Andorra, Monaco, San Marino, Liechtenstein, Vatican, Bosnia-Herzegovina, Serbia en Montenegro, FYROM,

#### **ATTENTION: Car assistance**

Territorial scope (see above list) Exluding : Albania, Tunisia, Morroco and Egypt.

**Family** = all persons of the same family who are domiciled at the same adress as well as : accompanying minor children from a dissolved marriage and accompanying minor grandchildren whose parents are not accompanying them.

**(\*)**: The towing cost are not limited, when the client calls the Sunassistance emergency number and asks for an intervention. However, when the client organizes the towing himself, the Sunassistance refund will be limited to a maximum of 190 EURO