

# SUNASSISTANCE

## Technical info: Yearly policies

	ANNO GOLD	ANNO	Remarks
<b>1. Cancellation</b>	€ 2.500,00	-	
<b>2. holiday curtailment</b>	€ 2.500,00	-	
Valid in UK and abroad from 1 night			
<b>3. Luggage</b>			
1. Theft or damage	€ 1.000,00	-	
2. Travel delay (Outward)	12hrs - € 300,00	-	
<b>4. Persons assistance</b>			
- Age restriction	none	none	
- Insured persons	Policyholder+regular partner, unmarried children living on the same adress	Policyholder+regular partner, unmarried children living on the same adress	
- Who else is insured?	students and children of divorced parents + grandparents traveling with grandchildren	students and children of divorced parents + grandparents traveling with grandchildren	
- Cover	worldwide	worldwide	
- How long can you stay abroad ?	Up to 3 consecutive months	Up to 3 consecutive months	
- Medical expenses without own risk	€1.000.000,00	€25.000,00	
- Medical aftercare	€ 6500,00	€6.500,00	
-Dental care	€ 50,00	€ 50,00	
- Inclusion in a nursing home	yes	yes	
- Transport to/from a doctor or hospital of the sick/injured person	Yes	yes	
- Transport of other insured persons	Yes	Yes	
- Hotel costs due to extended stay (after hospitalization)	max € 50,00/day/pers - max 10d	max € 50,00/day/pers - max 10d	
- Repatriation due to illness, accident, death	Unlimited	unlimited	
- Repatriation of other insured persons	Yes	yes	
- Search and rescue costs	€ 10.000,00	€ 7.500,00	
- Repatriation of mortal remains	Coffin € 1.500,00 + all arrangments	Coffin € 1.500,00 + all arrangments	

- <u>Travel expenses in case of early return:</u> - Illness or accident of a family member (2nd degree) - Hospitalisation of a minor child in the UK (min 48hrs) - Heavy damage to the residence of the insured person.	Unlimited	unlimited	t
- Hospital stay is longer than 5 days : hotelcosts of a family member abroad	Yes	Yes	
- Care of children	Children until 18 yr, ticket + € 75,00/day maximum € 500,00/trip	Children until 18 yr, ticket + € 75,00/day maximum € 500,00/trip	
- Extra returncostsafter extended stay due to medical reasons.	Yes	Yes	
- Shipping of medicines	Yes	Yes	
- Pre-existing illnesses	Yes	Yes	
-Forwarding urgent messages	Yes	Yes	
- Interpreter	Yes	Yes	
- Sending replacement luggage	Yes	Yes	
- Loss/theft of travel documents	Yes	Yes	
- Return of pets	Yes	Yes	
- Advance of funds abroad	€ 3.700,00	€ 3.700,00	
- Advance of lawyers' fees	€ 1.250,00	€ 1.250,00	
- Advance of criminal bail	€ 12.500,00	€ 12.500,00	
- Telephone costs abroad	€ 100	€ 100	
- Terrorism	€ 620,00/day - maximum 5 days From 48 hours	€ 620,00/dag - maximum 5 dagen From 48 hours	
- Natural disasters	Included	Option	

<b>5. Home assistance</b>			
1. Hous = uninhabitable : overnight stays	maximum 2 nights € 75,00/night	maximum 2 nights € 75,00/night	
-security costs	Maximum 48 hours	Maximum 48 hours	
-transferring the contents	Rental car maximum € 315,00	Rental car maximum € 315,00	
-removal expenses	unlimited, from 30 days and maximum 60 days	unlimited, from 30 days and maximum 60 days	
-the cost of returning to the home	Travel ticket only	Travel ticket only	
2. Assistance of a locksmith	€ 125,00 1x per year	€ 125,00 1x per year	

<b>6. Car assistance in Europe</b>			
- Cover (maximum 4 vehicles)	vehicles till 3,5 ton	Vehicles till 3,5 ton	
- Type of vehicle	motorcycle,car, campingcar, 4WD, Trucs max 3.5 tonnes	motorcycle,car, campingcar, 4WD, Trucs max 3.5 tonnes	
- also insured : the towed	caravan, camper, trailer	caravan, camper, trailer	
- Limitation of technical interventions	2x the same interventions in 1 month/maximum 3/year	2x the same interventions in 1 month/maximum 3/year	
- <b>The vehicle must not be older than</b>	<b>10 years</b>	<b>10 years</b>	<b>ATTENTION !!!!!!!</b>
- Insured people in the vehicle	All the passengers are insured	All the passengers are insured	
<b>International</b>			
Territorial scope	Europe + Turkey	Europe + Turkey	<b>0 miles from your home !!!!!!!!!!!!!</b>
<b>*Accident or breakdown during the trip</b>			
<b>- Repairable within the trip</b>			
- it is possible to repair the vehicle within 24 hrs			
- the car	Assistance or towing	Assistance or towing	
- Passengers	Hotel or transport max 125 EUR/person	Hotel or transport max 125 EUR/person	
- Impossibility to repair the vehicle within 24hrs			
- Waiting for the vehicle repair			
- the vehicle	Towing – delivery of spare parts	Towing – delivery of spare parts	
- passengers	€ 65,00/p/day - max € 300,00/p – max € 1.000,00/case	€ 65,00/p/day - max € 300,00/p – max € 1.000,00/case	
- You don't wait for the repair of the vehicle			
- the vehicle	towing – repatriation of the vehicle- ticket + reclaiming the vehicle	towing – repatriation of the vehicle- ticket + reclaiming the vehicle	
- passengers	repatriation	repatriation	
<b>- Not repairable within the trip</b>			
- the vehicle	towing – repatriation of the vehicle- ticket + reclaiming the vehicle	towing – repatriation of the vehicle- ticket + reclaiming the vehicle	
- passengers	Repatriation or a rental car maximum 14 days (pick up of the repaired vehicle with rental car)	Repatriation or a rental car maximum 14 days (pick up of the repaired vehicle with rental car)	
<b>*Accident or breakdown when you reached your destination</b>			
- Time to repair = < 5 Time to repair days	Assistance	assistance	
- Time to repair = > 5 days	Assistance – towing – rental car (max 14 days till return date)	Assistance – towing – rental car (max 14 days till return date)	
- Repair is not possible within the trip			
- the vehicle	towing – repatriation of the vehicle- ticket + reclaiming the vehicle	towing – repatriation of the vehicle- ticket + reclaiming the vehicle	
- passengers	Repatriation or a rental car maximum 14 days	Repatriation or a rental car maximum 14 days - maximum € 500,00	
<b>*breakdown or accident while returning at home</b>			

<b>- Repairable</b>			
- Time to repair < 24 hrs			
- the vehicle	Assistance or towing	Assistance or towing	
- passengers	Hotel or transportation costs €125,00/person	Hotel or transportation costs €125,00/person	
- Time to repair > 24u			
- Waiting for the vehicle repair			
- the vehicle	Towing – delivery of spare parts € 65,00/p/day - maximum € 300,00/p - maximum € 1.000,00/case	Towing – delivery of spare parts € 65,00/p/day - maximum € 300,00/p - maximum € 1.000,00/case	
- Passengers			
- You don't wait for the repair			
- the vehicle	towing – repatriation of the vehicle- ticket + reclaiming the vehicle	towing – repatriation of the vehicle- ticket + reclaiming the vehicle	
- passengers	Repatriation or a rental car maximum 14 days	Repatriation or a rental car maximum 14 days	
<b>- Not repairable</b>			
- the vehicle	towing – repatriation of the vehicle- ticket + reclaiming the vehicle	towing – repatriation of the vehicle- ticket + reclaiming the vehicle	
- passengers	Repatriation or a rental car maximum 14 days	repatriëring of huurwagen maximum 14 dagen – maximum € 500,00	
<b>*Theft of the vehicle</b>			
- the vehicle is found	roadworthy: providing a replacement driver/ vehicle pickup	roadworthy: providing a replacement driver/ vehicle pickup	
	Not roadworthy: repatriation/ storage costs and Legal transfer costs	Not roadworthy: repatriation/ storage costs and Legal transfer costs	
- Inzittenden	Repatriation or a rental car maximum 14 days	Repatriation or a rental car maximum 14 days – max 500 EUR	
<b>*Provision of a replacement driver</b>			
- Cover	Unlimited	Unlimited	

## PTIONS

	Anno Gold	Anno
<b>1.Sport guarantee</b>		
1.Ski guarantee		
- refund of the ski pass/lessons	In case of an accident Max. € 200,00	In case of an accident Max. € 200,00
-breaking of skis/snowboard	In case of an accident Max. € 375,00	In case of an accident Max. € 375,00
-theft of skis/snowboard	Max. € 250,00	Max. € 250,00
-refund of ski lessons	In case of an accident Max. € 200,00	In case of an accident Max. € 200,00

2.Scubadiving accidents (till -45 metres)	Yes	yes
3. Rental of sports equipment /sportswear	€50,00/day, max € 300,00/trip	€50,00/day, max € 300,00/trip
<b>2. natural disasters</b>	Included	Max.€ 500,00

Natural disasters : extension of stay abroad in the event of :

- natural disaster

- atmospheric conditions

We cover the necessary costs (hotel,breakfast and transport to and from the airport or trainstation.

Max. €500 EUR per insured person.