

Cancellation + curtailment

1. Cancellation maximum € 2.500 per person

The Insurance must be endorsed within 5 working days after registration of the trip.

Guarantee : (without own risk & age limit.)

1. Serious illness physical injury or death :

- The insured, his/her legal or de facto spouse, his/her relatives to the 2nd degree ;
- Brother(s), sister(s), father/mother-in-law, son/daughter-in-law ;
- Step-parent(s), stepchildren, step-brother(s), step-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.

With “cover pre-existing and chronic diseases”

The policy also covers the consequences of pre-existing or chronic illness, if there was no contra-indication according to the treating physician to perform the journey at the time of booking of 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.
4. Total immobilization of the private vehicle of the insured to use for the trip at the time of departure.
5. Involuntary unemployment in the event of Total or partial business closure.
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, due tot death, illness or accident of professional replacement.
8. Cancellation of the previously approved holiday by the employer.
9. Disorders /complications during pregnancy.
10. Re-examinations.
11. If the insured enters into an employment contract of 6 consecutive months as jobseeker with an employer.
12. Home or car jacking.
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;
15. Immobilization of the vehicle due to accident or breakdown 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.
 17. Cancellation of rented dwelling of the insured by the owner.
 18. Suicide of a family member to the second degree (the insured is excluded)
 19. Loss of care for the children of divorced parents, if the parent who would be responsible for the care of the children is no longer able to provide that care due to illness/accident/death.
 20. If the travel destination is hit by an act of terrorism , natural disaster, epidemic after booking of the trip, we cover the amendment fees for the rebooking of the trip to another date or destination. (max 175 EUR/pers)
 21. Kidnapping.
 22. You may not be vaccinated or immunized for medical reasons;
 23. Refusal of visa.
 24. Cancellation by a travel companion who had registred 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 4 persons booked together. A family is considered as 1 person.
 25. If the insured person with an independent profession is unable to make the trip due to dismissal of an employee or a partner. His name should be mentioned in the policy.
 26. Divorse.
 27. Actual separation.

2. Curtailment till € 2.500

Cancellation + curtailment	%
Minimum 20/policy	
Package trips (hotel + transport)	4,5 % of the trip cost
Seecruise, hiring, tickets	5,5 %of the trip cost

Policy cost : 5 GBP/policy

Annual policies

(This policy ends automatically after 364 days. We will ask you to renew this policy.)

	ANNO	ANNO GOLD
Personal assistance worldwide	yes	yes
Repatriation	Unlimited	Unlimited
Medical expenses	€ 25.000	€ 1.000.000
Medical aftercare	€ 6.500	€ 6.500
Luggage	no	€ 1000
Cancellation	no	€ 2.500
Curtailment	no	€ 2.500
Natural disasters	option	included
Premium		
Individual	48 GBP	130 GBP
Family	62 GBP	210 GBP
Option :		
1st vehicle	90 GBP	90 GBP
2nd vehicle	78 GBP	78 GBP
Option sportsguarantee :		
Individual	32 GBP	32 GBP
Family	96 GBP	96 GBP
Option natural disasters		
Individual	11 GBP	included
Family	33 GBP	

Insured amounts are in Euros.

Prices are in GBP .

This contract is governed by De Sombe bvba FSMA no 14375 acting as underwriter/agent of Inter Partner Assistance NV.
Full terms and conditions : www.sunassistance.co.uk

Stationsstraat 23, 9250 Waasmunster Belgium
Tel. +32 (0)52 46 01 46
office@sunassistance.com

Vanaf 01/03/2013

Travel insurance and assistance



SUN ASSISTANCE

we insure your holiday

we insure your holiday

EUROPE CLASSIC Only destinations in Europe	INDIVIDUAL Premium/person		FAMILY (> 3 pers.) Premium/family	
	With cancellation	Without cancellation	With cancellation	Without cancellation
PRICES IN GBP				
≤ 5 days	17.00 GBP£	11.00 GBP	51.00 GBP	33.00 GBP
≤ 8 days	27.00 GBP	17.00 GBP	81.00 GBP	50.00 GBP
≤ 15 days	39.00 GBP	22.00 GBP	118.00 GBP	66.00 GBP
≤ 22 days	52.00 GBP	33.00 GBP	156.00 GBP	99.00 GBP

	Without cancellation	Cancellation till 1000 EUR	Cancellation till 1750 EUR	Cancellation till 2500 EUR
TOP EUROPE				
≤ 5 days	12.00 GBP	35.00 GBP	57.00 GBP	72.00 GBP
≤ 8 days	20.00 GBP	42.00 GBP	65.00 GBP	80.00GBP
≤ 12 days	23.00 GBP	50.00 GBP	73.00 GBP	88.00 GBP
≤ 16 days	35.00 GBP	57.00 GBP	80.00 GBP	95.00 GBP
≤ 22 days	52.00 GBP	75.00 GBP	97.00 GBP	110.00 GBP
TOP WORLD				
≤ 5 days	20.00 GBP	42.00 GBP	65.00 GBP	80.00 GBP
≤ 8 days	35.00 GBP	57.00 GBP	80.00 GBP	95.00 GBP
≤ 12 days	55.00 GBP	77.00 GBP	100.00 GBP	115.00 GBP
≤ 16 days	75.00 GBP	97.00 GBP	120.00GBP	135.00 GBP
≤ 22 days	110.00 GBP	130.00 GBP	145.00 GBP	160.00 GBP

Trips > 22 days : subscribe a yearly contract.

Minimum per policy = 20 GBP

Policy cost = 5 GBP/policy

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.

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.

GENERAL OPTIONS

Only with minimum the personal assistance cover

OPTION 1.

(min. 4 days)

	INDIVIDUAL Premium/dag/person	FAMILY Premium/day
Sport guarantee	2.50 GBP	7.50 GBP

OPTION 2. (min. 6 days)

Car assistance Europe	2.60 GBP/day/vehicle
-----------------------	----------------------

OPTION 3. (min. 4 days)

Natural disasters	7,00 GBP/trip	21 GBP/trip
-------------------	---------------	-------------

Europe = Belgium, Cyprus, Danmark,Germany, Estonia, Finland, France, Greece, Hongary, 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, Tunesia, Andorra, Monaco, San Marino, Liechtenstein, Vatican, Bosnia-Herzegovina, Serbia en Montenegro, FYROM,

	EUROPE CLASSIC	TOP EUROPE & TOP WORLD
1. Cancellation (package with assistance)	€ 1.000	Optional : till € 2.500
Cover : see backside	-	-
Departure delayed	After 48 hrs € 25 till max. € 75/pers.	After 6 hrs : € 75 till max. € 150/pers.
2. PERSONAL ASSISTANCE + LUGGAGE		
Curtailement	Max. € 250	Max. € 2.500
Luggage		
- First risk	€ 500	€ 1000
- Delayed luggage	48u - € 150	12u - € 300
- Replacement of travel documents in case of loss, theft or fire	-	Unlimited
Terrorism	-	€ 620/day/person - 5d
Medical expenses	€ 25.000	€ 1.000.000
Medische aftercare	€ 2.500	€ 6.500
Repatriation in the event of illness/accident/death of the insured persons	Unlimited	Unlimited
In case of a stay of > 5 days in the hospital:		
- ticket costs of a family member	Unlimited	Unlimited
- hotel costs of a family member	-	€ 75/day, max. € 500/trip
Repatriation after :		
- Death of a family member (2 nd degree)	Unlimited	Unlimited
- Serious accident or sudden illness of a family member (2 nd degree)	Unlimited	Unlimited
- Serious damage (of your residence)	-	Unlimited
Transmission of urgent messages	Unlimited	Unlimited
Advance of bail is limited to	€ 12.500	€ 12.500
Advance of lawyers' fees	€ 1.250	€ 1.250
Search and rescue costs	-	€ 7.500
Home-assistance		
- Home-assistance	-	Unlimited
- Locksmith	-	€ 125

OPTION 1: Sport guarantee

- Scubadiving accidents – max -45 metres
- Ski guarantee

Refund of the ski pass/ lessons : max refund : **€ 200**
breaking of skis or snowboard : max refund : **€ 375**
theft of skis or snowboard : max refund : **€ 250**
Skiing off piste

- 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.

OPTION 2: Car assistance

Territorial scope (see opposite list)

Excluding : Albania, Tunesia, Morroco and Egypt.

1. Vehicle : not older than 10y & weight less than 3,5 tonnes
- 2.Repatriation of the vehicle in the event of breakdown, accident or theft.
- 3.Delivery of spare parts.
- 4.Towing costs: vehicle age < 5y. old : unlimited
>5y.old: max: value of the vehicle
- 5.Renting a replacement vehicle : **€ 125**
- 6.Provision of a replacement driver if necessary.
- 7.Advance of criminal bail & lawyers' fees.

we insure your holiday

we insure your holiday

