

**General Conditions
Tasman Insurance (Outgoing)**

**311.915
12-08**

TRAVEL ADVICE

Below you will find some advice issued as a supplement to the general insurance conditions:

It is always advisable to take a credit card with you on a trip. Sometimes it can, for example, prove impossible to rent a (replacement) car if you do not have a credit card.

What to do in the event of:

Help and advice

If anything untoward happens during your trip, you can always seek help from the **Europeesche Helpline (+31 20 65 15 777)**. You should always call the **Europeesche Helpline** if you:

- are admitted to hospital;
- have an accident or are taken ill;
- have to return home prematurely;

Before contacting the Europeesche Helpline make sure you have your policy number available, as well as the name of the place where you are and the telephone number on which you can be contacted.

Consulting a doctor

- If you need a doctor, call the Europeesche Helpline and you will be referred to a reliable doctor. An additional benefit of this is that you will be treated without having to pay.
- If you do have to pay for the costs of treatment immediately, ask for a specified bill.

Extra expenses

- Prior to incurring any extra expenses, such as additional travel and accommodation costs, contact the Europeesche Helpline.

Theft/loss of or damage to baggage

- If your baggage is lost or stolen always report this to the local police and request written proof of this notification;
- if the theft or loss is from a room in a hotel/hostel or apartment also report this to the relevant management;
- if your baggage is lost/damaged in transit, obtain a written report from the transport company (airlines have a so-called Property Irregularity Report for this purpose);
- retain any damaged articles until the claim has been settled.

Precautionary measures

- Take money, valuables, travel documents and medicines as hand baggage;
- never leave money valuables and travel documents unattended;
- in principle, never leave any baggage in a vehicle. Always take manageable luggage, packed suitcases and bags into your lodgings, even if you are only staying one night;
- theft of money and travel documents from a vehicle is never insured.

Making a claim

- Fill in and sign a claim form;
- send this claim form to the Europeesche as soon as possible;
- enclose original bills, warranties, declarations and any other proof;

The better you describe your claim and the more evidence you provide, the faster your claim will be settled.

Consult the conditions for details.

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Cover overview

Classification and insured amounts.

Insured amounts (in euros) and personal excess (in euros) apply to each person insured for the period insured, unless explicitly stated otherwise.

BASIC COVER

Assistance to persons

Cost price

Telecommunication costs

100

Exceptional expenses

Only with the permission of SOS International

Cost price

Costs of accommodation and travel costs of 2 family members

5.000

Claims for damage to lodgings

Only if the claim is higher than €25

300

EXTENSIONS

The classifications below are only insured if the policy demonstrates that the relevant premium has been charged.

Baggage, total

3,000

with a maximum for:

- image, sound and computer equipment (incl. software)

1,500

- jewellery

300

- watches

300

- removable car radios, per policy

300

- (car) telephone equipment (including

mobile telephones and prepaid calls)

200

X- image, sound and data carriers, per policy

100

- per pair of glasses (sunglasses) /set of contact lenses

300

- per inflatable boat, sail/surf board, canoe

(incl. any associated accessories)

300

- per bicycle (incl. any associated accessories)

300

- false teeth and artificial denture elements

300

- any presents taken on the trip, per policy

300

- articles acquired during the trip, per policy

300

- rented tent, per policy

300

- essential purchase of clothing/toiletries

due to delayed arrival of baggage at the

destination, per event

250

- travel documents

Cost price

Personal excess

75

Medical expenses

- incurred outside the Netherlands

Cost price

- incurred within the Netherlands

1,250

- dental expenses

350

Personal excess

75

Accidents

- in the event of death

12,500

- in the event of permanent invalidity

50,000

Riding (or riding pillion) a 50cc, or more powerful,

motorcycle without a helmet

2,500

Legal assistance

- within Europe

Cost price

- outside Europe (only with global cover),

per event

5,000

Liability

- maximum amount insured

1.000,000

Personal excess

100

1 Definitions

The words or phrases below have the following meaning wherever they appear in this policy and conditions:

1.1 Europeesche: Europeesche Verzekering Maatschappij N.V.

1.2 SOS International B.V.: a Dutch organisation offering an assistance service. SOS International can be reached via the Europeesche Helpline.

1.3 DAS: DAS Nederlandse Rechtsbijstand Verzekering-maatschappij N.V., a Dutch company providing legal protection;

1.4 Assistance: the organisation of help through SOS International.

1.5 The insured: the person named in the policy, provided this person has a correspondence address in the Netherlands and immediately prior to going abroad was registered in the Dutch population register. Any persons informed by the Europeesche that they are ineligible for travel insurance shall not be named as an insured party.

1.6 Travelling companion: a person detailed on the Tasman Verzekering application form but not named in the policy.

1.7 Family members (once or twice removed): spouse, parents, parents-in-law, children, children-in-law and the person with whom the insured has cohabitated for at least 1 year (calculated from the moment that the insurance becomes effective) or the person with whom the insured has concluded a cohabitation contract; brothers, brothers-in-law, sisters, sisters-in-law, grandparents and grandchildren.

1.8 Vehicle:

1.8.1 The private car, camper or delivery van, motorcycle or moped with A Dutch licence plate, provided the vehicle can be driven by the holder of an A or B licence and provided the journey is made in this vehicle from the place of residence in the Netherlands;

1.8.2 the trailer, which is understood to mean a caravan, folding tent trailer, boat trailer, baggage trailer or sidecar attached behind or to the vehicle;

1.8.3 any rental vehicles similar to the above even if these have foreign licence plates or, instead, any vehicle acquired abroad.

1.9 Winter sports: any sports dependent on snow and ice.

1.10 Mountaineering/climbing: mountaineering/climbing in areas and roads which are only passable by or under the guidance of experienced mountaineers.

1.11 Air sports: every sport which is undertaken in the air.

1.12 Water sports: every sport undertaken on water which involves a greater than normal risk.

1.13 Other leisure activities and sports: activities and sports not falling within the definition of winter, climbing, air or water sports which involve a greater than normal risk.

1.14 Premium: the premium, costs and insurance premium tax.

1.15 Payment: compensation and reimbursement for damage, costs or loss, and payments in the event of accident.

2 Period of validity of the insurance

2.1 The insurance is valid for the period detailed in the policy. The insurance is only valid if the entire duration of the trip is insured (the outward journey, the period of residence and the homeward journey).

2.2 Within the period of validity of the insurance, the cover becomes effective once the insured and/or his/her baggage leaves his/her home in the Netherlands and ends once the insured and/or his/her baggage have returned to this home. If the insured returns to the Netherlands prematurely, the cover shall end as soon as the insured and his/her baggage arrive in the Netherlands but shall come back into force automatically once the insured and his/her baggage leaves the Netherlands again.

2.3 If the end date detailed in the policy is unexpectedly exceeded for any reason other than at the wishes of the insured, the insurance shall remain effective until the time when it first becomes possible for the insured to return to his/her home in the Netherlands.

2.4 Any extension of the insurance, other than that referred to in 2.3, shall be deemed to be a new insurance.

3 Premium

3.1 Paying the premium

The insured is obliged to pay the premium before the commencement of the insurance. If the insured fails to pay the premium, the insurance shall not be valid.

3.2 Repayment

The right to the repayment of a premium only arises when the insured definitively returns to the Netherlands prior to the end of the insured period detailed on the insurance document; in such cases the premium for the outstanding whole months shall be repaid, after a one-off deduction of € 15 for administration costs. There is no right to the repayment of premiums if, on the grounds of this insurance, the insured has received payment amounting to more than € 5,000.

4 Geographical areas covered by the insurance

4.1 Dependent on the details of the policy, the insurance is valid in:

4.1.1 Europe, including the Azores, the Canary Islands, Madeira, Algeria, Egypt, Israel, the Lebanon, Libya, Morocco, Syria, Tunisia and the whole of Turkey;

4.1.2 the whole world.

4.2 In the Netherlands, the insurance is only valid during trips through or stays in Dutch territories to the extent these are part of a foreign trip.

5 General exclusions

5.1 No payments or help shall be made or provided for events:

5.1.1 if the insured or interested party makes a false statement and/or gives an incorrect version of events. In such situations, the right to payment shall cease to be effective in respect of the entire claim, even in respect of parts of the claim for which no false statements were made or incorrect versions of events given;

5.1.2 if the insured fails to fulfil one or more of the policy obligations and in so doing damages the interests of the Europeesche. Moreover, every right to payment shall cease entirely, if the insured or interested party fails to fulfil the obligations detailed under article 6.2 with the intention of misleading the Europeesche, unless the deception does not justify the extinction of rights;

5.1.3 which are directly or indirectly associated with:

- war risk, including armed conflict, civil war, insurrection, internal civil commotion, riots and mutiny. The six forms of war risk described, as well as the definitions of such, form a part of the text filed in the register at the Office of the District Court in The Hague on 2 November 1981 by the Association of Insurers;

- nuclear reactions, including every nuclear reaction whereby energy is released;

- seizure and forfeiture;

- knowingly and wilfully participating in hijacks, strikes or acts of terrorism;

5.1.4 arising intentionally or facilitated intentionally, whether or not there is intentional recklessness, and whether or not there is evidence of intentional guilt or of it being the wish of the insured or interested party;

5.1.5 which are directly or indirectly associated with the suicide of the insured, or an attempt at such;

5.1.6 occurring during or as a consequence of participating in or committing a crime, or an attempt at such;

5.1.7 resulting from or caused by the insured drinking alcohol, or taking intoxicating, stimulating or similar substances.

5.2 No payments shall be made for events during:

5.2.1 practising winter sports, climbing, air sports, water sports or other leisure activities which incur too high a risk such as, inter alia, ice hockey (except Highschool students who participated in a Highschool team), ski jumping (freestyle), speed skiing, as well as preparing for or participating in winter sport competitions (other than the so-called "Gästerennen and Wisbi-competitions"),

making use of vessels which are neither suitable nor equipped for sailing at sea or solo sailing.

5.2.2 the preparation for or participation in speed, record breaking and reliability runs/races making use of motor vehicles and motor vessels;

5.2.3 making use of aircrafts, other than as a passenger in an aircraft permitted to be used to transport members of the public;

5.2.4 the practice of activities, whereby knowingly and wilfully a prohibition or warning has been ignored.

6 General obligations

6.1 The insured or interested party shall be obliged:

6.1.1 to do everything reasonably possible to prevent, minimise or limit damage;

6.1.2 to cooperate fully with the Europeesche and/or SOS International, to provide information truthfully and not to do anything which could damage the interests of the Europeesche;

6.1.3 to explain/demonstrate circumstances which could lead to a request for payment and/or assistance;

6.1.4 to submit original documentary proof;

6.1.5 to call on immediate medical help in the event of accident and illness and not fail to do anything which could promote recovery. At the expense and request of the Europeesche, the insured shall be obliged to be examined by a doctor designated by the Europeesche and to provide this doctor with all the information he/she requires;

6.1.6 if medical transport is required, to help obtain a written declaration from the treating doctor stating that the transport chosen and medical support given were necessary and responsible;

6.1.7 in the event of death, at the expense and request of the Europeesche, to allow a post-mortem to be carried out;

6.1.8 in the event of theft or loss:

- to report to the police immediately and as far as possible on the spot. If reporting to the police on the spot is impossible, the insured shall be obliged to do this at the first possible opportunity;
- in a hotel, hostel or apartment, to report the theft or loss to the appropriate management as well as the police.

Written proof of this report (these reports) should be submitted to the Europeesche;

6.1.9 in the event of loss or damage during transport on public transport, this fact must be reported to the transport company's authorised personnel as soon as the damage is discovered (even if it is discovered after the insured has arrived home). A carrier's declaration of this report should be drawn up and submitted to the Europeesche;

6.1.10 in the event of damage, to enable the Europeesche to examine the baggage, prior to any repair work or replacement;

6.1.11 to demonstrate the ownership, value and age of the baggage by means of original purchase receipts, guarantees, withdrawals from bank or giro accounts, repair bills or other documentary proof required by the Europeesche;

6.1.12 to notify the Europeesche as soon as any lost or missing articles are found. If lost or missing articles are found within 3 months of the date of the claim, the insured should take these back and repay any payments already made;

6.1.13 to cooperate with any recourse on third parties, possibly by transferring claims.

FORM OF NOTIFICATION

6.2 Quoting insurance details and submitting statements/bills, the insured and interested parties shall be obliged to report requests for payment and/or assistance in the following way (notifications done in this way form a part of the determination of the damage and the right to payment and/or assistance):

6.2.1 IN THE EVENT OF ACCIDENT OR DEATH:

phone SOS International immediately or in any event no later than 24 hours of the accident or death occurring. After an accident has been reported, the insured and interested party shall be obliged:

- if there could be any question of permanent invalidity, to inform the Europeesche in writing as soon as possible, and in any event within 1 year of the date of the accident;

- in the event of death, to contact SOS International within 24 hours.

If these obligations are not fulfilled, there shall be no right to any payment, unless the insured or interested party can demonstrate that none of the exclusions are applicable;

6.2.2 ON ADMISSION TO HOSPITAL:

inform SOS International by phone, if possible in advance or in any event within 1 week of the admission;

6.2.3 IN THE EVENT OF EXCEPTIONAL EXPENDITURE, THE RENTAL OF MEANS OF TRANSPORT OR ASSISTANCE:

always phone SOS International as soon as is reasonably possible, but in any event in advance;

6.2.4 IN THE EVENT OF MEDICAL EXPENSES:

as soon as is reasonably possible but in any event within 12 months of the date of the claim. If this obligation is not fulfilled, there shall be no right to receive payment. If the period between the date of the claim and the date of the return journey is longer than 12 months, the provisions in 6.2.6 must be fulfilled;

6.2.5 IN THE EVENT OF AN APPEAL FOR LEGAL ASSISTANCE:

as soon as is reasonably possible inform DAS, Karspeldreef 15, 1102 BB Amsterdam-ZO, telephone number (020) 6 517 5177;

6.2.6 IN ALL SITUATIONS:

as soon as is reasonably possible, but in any event within 1 month of the end of the period of validity of the insurance, by submitting a completed and signed claim form to the Europeesche.

7 Fulfilment of duties SOS International

7.1 SOS International shall provide its services within a reasonable period and in consultation with the insured and his/her agents and to the extent government regulations and other external circumstances do not render this impossible. SOS International is free to choose who it contracts to provide the assistance.

7.2 On behalf of the insured or his/her agents, SOS International shall be deemed to take on obligations in their name (names).

7.3 In advance, SOS International shall have the right to request any essential financial guarantees to the extent that the costs arising from the provision of its services are not covered by this insurance. If these guarantees cannot be provided:

7.3.1 the obligation of SOS International to provide the services desired shall be extinguished;

7.3.2 any existing rights to payments associated with this on the basis of another classification shall be extinguished.

7.4 With the exception of its own shortcomings and mistakes, SOS International shall not be liable for any damage that is the consequence of the shortcomings or mistakes of third parties, without prejudice to the personal liability of these third parties.

8 Claim settlement

8.1 The Europeesche shall be charged with the adjustment (or carrying out the adjustment) of the damages, partially on the basis of the details and information provided by the insured.

8.2 Payments shall be made subject to the deduction of savings, refunds and such like, up to a maximum of the insured amounts as detailed in the cover statement. A savings cost of at least 10%, representing normal living expenses, shall always be deducted from accommodation costs.

8.3 Payments for extra travel costs by private transport shall be provided on the basis of the amended recommendations for mileage and daily allowances for hospital admission issued by the National Platform for Personal Claims (*Gewijzigde Aanbeveling Kilometervergoeding en Ziekenhuisdaggeldvergoeding van het Nationaal Platform Personenschade*).

9 Revendication of non-insured services

The insured shall be obliged to settle in full any bills from the Europeesche or SOS International in respect of services, costs and such like for which there is no cover by virtue of this insurance within 30 days of the date on the bill. If these bills are not settled in full, a debt collection procedure shall, without further

notice, be set in motion. Any associated costs shall be entirely for the account of the insured.

10 Double insurance

If, were this insurance not to exist, a claim could be made for payment on the grounds of any other insurance, whether or not of an earlier date, or on the grounds of any legislation or other provision, this insurance shall only become effective in the last resort. In such cases, the only eligible claims for payment shall be those in excess of the amounts which the insured is able to claim from other sources. This provision does not apply to the classification Accidents.

11 The entitled party

11.1 The right to payment only extends to the insured party. If the insured dies, the right to payment then extends to the natural person or persons designated the heir or heirs. An heir must at all times submit an attestation of admissibility to the estate.

11.2 Payments can be made to the insured or to Travel Active.

12 Limitation period for the right to claim payment

If, in respect of any claim, the Europeesche has made its final offer known in writing, then every right vis-à-vis the Europeesche relating to the relevant claim shall expire 6 months after the final offer was made known. This period shall commence the day on which the Europeesche sends the final offer.

13 Address

Notifications and correspondence from the Europeesche to the insured shall be sent in a legally valid way to the address most recently submitted to the Europeesche or to the address of Travel Active.

14 Disputes/complaints

Disputes and/or complaints arising from this insurance agreement may be submitted to:

- the management of Europeesche Verzekeringen, Post Box 12920, 1100 AX Amsterdam-ZO;

- KiFiD (the Netherlands Complaints Institute for Financial Services), Post Box 93257, 2509 AG The Hague;

- at the choice of the insured or interested party, the competent court in the Netherlands.

Dutch law shall apply to this agreement.

15 Registration of persons

When applying for insurance, personal details are requested. These details shall be processed by the Europeesche in order to conclude and execute agreements; undertake marketing activities; prevent and combat fraud vis-à-vis financial institutions; make statistical analyses and satisfy legal requirements. The Code of Conduct "Processing of Personal Data by Financial Institutions" applies to the processing of personal details. A consumer brochure about this code of conduct can be obtained on request from the Europeesche or can be referred to on www.europeesche.nl. The complete text of the code of conduct can be found on the Dutch Association of Insurers' website, www.verzekeraars.nl. For more information, please contact your insurance advisor.

16 Cover of terrorism risks

The 'Clauses Sheet Terrorism Cover by the Dutch Terrorism Risk Reinsurance Company' applies to this insurance. On 15 July 2003, this clauses sheet was circulated to every address in the Netherlands. On request, the Europeesche will resend it (free of charge). You can also find the text on the websites: www.terrorisneverzekerd.nl and www.europeesche.nl.

The following provisions are a supplement to or a departure from the previous provisions.

BASIC COVER

Classification: Assistance to persons

For the cover of costs arising from assistance, please refer to the classification Exceptional expenses and Medical expenses.

17 Cover

17.1 Help shall be provided for:

17.1.1 the insured falling ill, suffering an accident or dying:

- the transport, including essential (medical) support, of the insured to the Netherlands;
- the dispatch of medicines, artificial aids and other emergency aid;

17.1.2 the transfer of money in emergencies. Any associated costs shall also fall under the cover. Advances or guarantees shall not be issued. Transfers shall only be made if, in the opinion of SOS International, sufficient guarantees have been obtained.

17.2 The General exclusions 5.1.4 to 5.1.7 (inclusive) and 5.2 shall not apply in the event of the death of the insured.

Classification: Telecommunication costs

18 Cover

Any essential telecommunication costs incurred shall be repaid provided there is a right to payment or help by virtue of another insured classification. To the extent these costs were incurred in order to contact the Europeesche Helpline, SOS International or a Euro-Center, they shall be reimbursed over and above the amount insured.

Classification: Exceptional expenses

19 Cover

19.1 The costs detailed in 19.2 to 19.5.3 (inclusive) shall only be reimbursed if permission to incur the costs had been obtained from SOS International. The costs must be the consequence of an unforeseen event befalling the insured and must be necessary and reasonable. Medical and dental expenses as described in the relevant classification are not included in this provision.

19.2 In the event of serious illness or serious accidental injury befalling the insured, payments shall be made for:

19.2.1 the costs of medical transport including essential (medical) accompaniment of the insured to the Netherlands. Regarding transport by air ambulance, the repatriation must envisage the saving of the insured's life and/or the avoidance or minimisation of an anticipated invalidity;

19.2.2 extra accommodation costs and extra travel costs, by private or public transport, for the insured's return journey, and that of 1 travelling companion if required for support;

19.2.3 extra accommodation and travel costs, by private or public transport, during the return journey for other insured parties travelling with the insured if the insured affected was the driver of the vehicle in which the trip was being made and there was no replacement driver in the party;

19.2.4 travel costs, using private or public transport, to visit the insured in hospital, and incurred by other insured members of the tour party or 1 travelling companion. The maximum payment is € 250 per event;

19.2.5 the accommodation and travel costs of 1 person for essential support, if the insured was travelling alone or was in charge of or accompanying insured children under the age of 16 or insured physically and mentally handicapped persons. During the trip, this person shall be entitled to derive the same rights from this insurance as the insured;

19.2.6 the costs of accommodation and travel costs (including the return journey) for a maximum of 2 family members incurred due to the serious illness or serious accidental injury of the insured.

19.2.7 the dispatch costs of medicines, artificial aids and other emergency aid. The costs of customs levies and return freight are not included.

19.3 In the event of the insured's death, payments shall be made for:

19.3.1 the costs of transporting the mortal remains to the Netherlands, or the costs of burial or cremation in the place where the death occurred and the associated travel and accommodation costs of housemates and family members travelling to the relevant country. Payments in the event of burial or cremation in the country where the death occurred shall never exceed the costs of transporting the mortal remains to the Netherlands;

19.3.2 the extra accommodation costs and extra travel costs incurred by the other insured parties during the return journey by private or public transport;

19.3.3 travel costs within the Netherlands to and from the place where the death occurred, and the costs of accommodation there, for a maximum of 2 persons. This cover shall only be applicable if the death occurred in the Netherlands;

19.3.4 accommodation and travel costs for 1 person, to support an insured family member if there are no other family members in the tour party. During the trip, this person shall be entitled to derive the same rights from this insurance as the insured.

19.4 In the event of the insured having to return to his/her home in the Netherlands due to an event as described in 19.4.1 and 19.4.2, payment shall be granted for extra accommodation and travel costs during the return journey to the insured's home in the Netherlands, and for the (possible) journey back to the original destination of the trip within the original period of validity. The journey back to the original destination should occur at least 30 days prior to the final date of the insurance. The right to payment shall extend to the insured affected and 1 traveling companion also insured by the Europeesche, to the extent he/she travels back with the insured.

19.4.1 To attend the burial or cremation of housemates or family member (once or twice removed) who were not in the tour party or due to the serious illness or serious accidental injury of such persons.

19.4.2 When his/her presence is urgently required due to material damage (damage to articles/ corporeal objects) of property belonging to the insured, his/her rental accommodation or the company where he/she works.

19.5 Similarly payments shall be made for:

19.5.1 the costs of the insured being traced, rescued or sheltered by an authorised body;

19.5.2 extra accommodation and travel costs due to an unavoidable event occurring abroad delaying the original date of return and caused by avalanches, rockfalls, mist, natural disasters, abnormal snowfalls and strikes by the transport company being used for the homeward journey;

19.5.3 the extra costs detailed under this classification which the insured incurs due to an event covered in this classification befalling a travelling companion not named in the policy during a booked holiday. Reimbursement shall only be paid if the insurance policy of this travelling companion does not offer any cover for the costs incurred by the insured.

19.6 The General exclusions 5.1.4 to 5.1.7 (inclusive) and 5.2 shall not apply in the event of the tracing or death of the insured.

20 Special exclusions

No payments shall be made for costs associated with illnesses, disorders or abnormalities for which the insured was already receiving treatment abroad before the commencement of the trip, or if the insured has gone on the trip with the (partial) objective of receiving treatment for this illness, disorder or abnormality.

Classification: Damage to lodgings

21 Cover

21.1 Payments shall be made for:

21.1.1 damage to lodgings and inventories which the insured has rented or been given the use of. A (rented) caravan, camper van, boat or other similar object in which a person can spend a night shall also fall under the heading lodgings. Fire, theft and

damage to the objects detailed above occurring whilst driving or sailing does not fall under this cover.

21.1.2 damage to a safety deposit box hired during the journey due to the loss of the key to such.

21.2 Payment shall be made provided the insured is liable for the damage and this amounts to at least €25.

EXTENSIONS

Classification: Baggage

The classifications below are only insured if the policy demonstrates that the relevant premium has been charged.

22 Definitions

The words or phrases below have the following meaning wherever they appear in this policy and conditions:

22.1 baggage: articles taken on the trip by the insured for his/her own use (or as a gift), articles acquired during the trip or within the term of validity of the insurance on production of a receipt, articles sent in advance or subsequently (including valuables) and travel documents essential for the trip for which this insurance was concluded;

22.2 valuables: image and audio equipment (such as televisions, radios, photos, films, videos and such like, including attachments and accessories), computer equipment (including software), car radios with removable fronts, telecommunication equipment (including car phones and mobile phones), jewellery (which is understood to mean jewels, real pearls, objects made from precious metal or precious stones), watches, furs, binoculars and other optical instruments;

22.3 travel documents: passports, visas, tourist cards, identity cards, vehicle registration certificates and driving licences, tickets and camping carnets intended for use during the trip for which this insurance was concluded;

22.4 replacement value: the amount necessary for the acquisition of a new article of the same type and quality;

22.5 market value: the open market amount a seller may expect to obtain for the article in the state it was in immediately prior to the loss/damage;

22.6 actual cash value: the replacement value less an amount for depreciation due to age or wear and tear.

22.7 Not included under baggage are:

22.7.1 vessels and aircraft (including parachutes and gliders) including attachments and accessories;

22.7.2 money, which is taken to mean legal tender coins and bank notes, and cheques;

22.7.3 negotiable instruments (other than money), credit cards, bank and/or debit cards, manuscripts, notes and drafts;

22.7.4 subscriptions, season tickets, admission and other passes and such like which are not intended for use during the trip;

22.7.5 tradable goods and sample collections;

22.7.6 objects and tools including measuring equipment, for business or professional use;

22.7.7 animals;

22.7.8 objects with an antique or artistic value, or which are of value to collectors;

22.7.9 vessels and aircraft (including parachutes and gliders) including attachments and accessories. Sailboards, surfboards, canoes and inflatable boats are insured;

22.7.10 Vehicles and motor vehicles, including trailers, accessories and other attachments. Bicycles, children's prams /buggies, wheelchairs, snow-chains, car radios with removable fronts, roof racks, luggage racks (on the car roof) and bicycle racks are insured.

23 Cover

23.1 Payment shall be made for any damage to, loss or theft of baggage up to a maximum of the insured amount as detailed in the cover statement.

23.1.1 In the event of reparable damage, payment will be granted on the basis of the repair costs. However, no more shall

- replacement value for baggage not older than 1 year, subject to a deduction for any residual value. The insured must submit written evidence to demonstrate that the baggage is not more than 1 year old; otherwise payment shall be on the basis of the actual cash value. If replacement is not possible, the basis taken shall be the market value;

- actual cash value, for baggage older than 1 year, with a deduction for any residual value.

23.1.3 Regarding travel documents, payment shall be on the basis of the cost price.

THEFT FROM /OUT A VEHICLE

23.2 Regarding theft out of a vehicle, the basic rule applied is that the baggage should be stowed in the space detailed below where it is not visible from outside:

- in the separate, closed boot of a private car or motor cycle;

- in the boot/storage part of a 3 or 5 door private car, including estate cars, covered by a shelf, roll-out cover or other provisions offering similar cover;

- in the interior of a camper or delivery van/car, or caravan, the vehicle being equipped with suitable and permanent provisions ensuring the baggage concerned is not visible from outside;

- in the baggage trailer or folding tent trailer.

23.3 The theft of money and travel documents out of/from a vehicle is not insured.

23.4 The theft of valuables from a vehicle is not insured.

23.5 The theft of valuables out of a vehicle is insured up to a maximum of € 500 per event provided the following conditions are satisfied:

23.5.1 the vehicle was soundly closed and there were traces of it having been broken into;

23.5.2 the valuables were stored as described in 23.2;

23.5.3 at the time of the theft, the vehicle was not parked outside the overnight accommodation. When the vehicle is outside the overnight accommodation, the insured shall be obliged to store the valuables in the accommodation, unless this means leaving them unattended in a tent.

23.6 At the time a camper van or caravan is being used as holiday accommodation, theft of valuables out of the camper van or caravan shall be insured up to the maximum amount insured as detailed in the cover statement, provided the following conditions are fulfilled:

23.6.1 the camper van or caravan was soundly closed and there were traces of it having been broken into;

23.6.2 at the time of the theft, the camper van or caravan was on a campsite;

23.6.3 the valuables were stored as described in 23.2.

23.7 The theft of baggage other than money, travel documents and valuables from a vehicle is only insured if the insured can demonstrate that this baggage was stored in a soundly closed and strong baggage or ski box, which was attached to or on the vehicle in such a way that it could not easily be removed. This provision shall not apply to short rests/refreshment breaks on the outward journey to or homeward journey from the journey destination.

23.8 The theft of baggage other than money, travel documents and valuables out of a vehicle is only insured if the following conditions are fulfilled:

23.8.1 the vehicle was soundly closed and there were traces of a break in;

23.8.2 the baggage was stored as described in 23.2. This provision shall not apply to short rests/refreshment breaks during the outward journey to or homeward journey from the journey destination or during a stopover.

23.9 The provisions of 23.2 to 23.8 (inclusive) are applicable in the event of theft of the vehicle itself.

23.10 Similarly payment shall be made for:

23.10.1 the costs of the essential purchase of clothes and toiletries due to the delayed arrival of baggage at the journey

ever be reimbursed than would have been had the damage been irreparable.

23.1.2 In the event of irreparable damage, loss or theft payment shall be granted on the basis of:

destination, not being the address (home address) on return. The maximum payment shall be € 250 per insured per event;

23.10.2 any essential rental costs incurred for a replacement tent if the original tent is no longer suitable to be used as

accommodation due to an external calamity during the journey, up to a maximum of the insured amount as described in the cover statement

23.10.3 damage to, loss or theft of hired winter sports, underwater sports and climbing equipment.

23.11 After an event described as covered, payment shall moreover be made for the extra costs incurred with the permission of SOS International, these extra cost being:

23.11.1 travel and accommodation in connection to the acquisition of new travel documents subsequent to their loss or theft during the trip;

23.11.2 the transport of baggage which has been found to the place of residence in the Netherlands, provided the baggage went missing or was lost during the period of validity of the cover. The payment shall never exceed the payment made in the event of theft or loss.

23.12 for an inability to make use of ski passes and any hired ski equipment, as well as missed ski lessons, due to an event covered by this insurance associated with:

- premature return;
- admission to hospital;
- an accident (to be demonstrated by a doctor's statement).

The payment shall be made for all the whole days by which the trip was cut short, with a deduction for refunds and such like. The cost must have been incurred at the place of destination, paid in advance and not included in the travel costs of a booked holiday.

23.13 The General exclusion 5.1.7 shall not apply.

23.14 In the event of damage, loss or theft, the Europeesche has the right to have the baggage repaired or replaced. Transfer to the Europeesche is not possible, unless the Europeesche requests this.

23.15 Payments for travel documents shall be made over and above the amounts insured for the baggage.

23.16 In the case of an object with accessories, only one insured person has the right to a payment. A camera with accessories such as lenses, filters, recorders, flashes, camera cases and such like counts as one object.

23.17 If the damage is such that the insured's maximum is exceeded then the maximums for all the insured involved shall be divided in proportion to the damage suffered by each party.

23.18 A personal excess of € 75 applies to each insured person per insured period. The personal excess does not apply to travel documents.

24 Special exclusions

24.1 No payments shall be made for:

24.1.1 damage to, or loss or theft of money, valuables and travel documents, if these articles were not taken as hand baggage when travelling by aeroplane, bus, train or boat;

24.1.2 damage or loss due to wear or tear, the articles own shortcomings or deterioration, and weather influences with a slowly corroding effect;

24.1.3 damage and/or disfigurement, unless the object has consequently become unsuitable for its original use;

24.1.4 damage to exclusive image and sound heads of image and sound equipment;

24.1.5 damage other than that to the baggage itself (consequential damage), apart from cover as described in 23.10.1, 23.10.2, 23.11 and, if also insured, in 23.12;

24.1.6 damage to exclusive ski poles, bindings, stoppers and the so-called waxes used on skis, snowboards and such like, as well as damage arising when the edge of skis, snowboards and such like comes away;

24.1.7 damage to computer and/or computer files due to programming or operating errors, power cuts or breakdowns, or due to the workings of magnetic fields.

24.2.1 has not taken normal precautionary measures; and

24.2.2 under the given circumstances could in all reasonableness have taken better measures.

24.3 In the event of theft of money, valuables and travel documents out of areas which were not soundly closed and in which the money, valuables and travel documents were left unattended.

25 Multiple insurances

If the insured has concluded multiple travel insurances with Europeesche, he/she shall not be eligible to receive any higher payments than the following amounts. If higher amounts are insured then, on request, a proportional part of the premium shall be repaid.

Baggage	€ 12,500
Image, sound and computer equip. (incl. software)	€ 5,000
Jewellery	€ 1,250
Watches	€ 1,250

Classification: Medical expenses

The cover under this classification shall only be effective if the policy demonstrates that the relevant premium has been charged.

The cover under this classification shall only apply to the costs detailed below, to the extent these are not covered by the insured's existing medical care insurance, or shall not be reimbursed by that insurance as a consequence of a personal excess or a reimbursement maximum. The travel insurance policy covers the interests of the insured in that it protects him/her against his/her existing medical care insurance (in another country) being exhausted.

In contrast to the provisions of 2.2 and 4.2, the cover under this classification remains in force should the insured return to the Netherlands for an interim period during the trip. This period amounts to a maximum of 28 consecutive days per policy.

Also in contrast to the provisions of 2.2 and 4.2, the cover in this classification remains effective for a maximum of 7 days once the insured finally returns to the Netherlands.

26 Definitions

The words or phrases below have the following meaning wherever they appear in this policy and conditions:

26.1 Medical expenses: the medically essential costs of :

26.1.1 fees to doctors and the costs of treatment, tests, medicines and bandages prescribed by them;

26.1.2 hospital admission and operations;

26.1.3 medical transport to the place where medical treatment can be provided in the country where the insured was at the start of the transport;

26.1.4 first prostheses, on the prescription of a doctor, on the basis of the Dutch Orthoband rates, and elbow or armpit crutches, necessary due to an accident as described in the classification Accidents.

26.2 Dental expenses: the medically essential costs of fees to doctors and dentists for dental treatment to a natural set of teeth and any medicine prescribed by them, as well as any X-rays essential for the treatment.

27 Cover

27.1 Payment shall be made for medical and dental expenses incurred abroad for as long as the insurance remains in force, but never for longer than the 365th day following the commencement of the treatment and to the extent the treatment cannot be postponed until the insured has returned to the Netherlands.

27.2 Similarly payments shall be made for medical and dental expenses incurred due to follow-up treatment in the Netherlands up until the 365th day after the treatment abroad first started and up to the maximum amounts detailed in the cover statement,

provided the insured can demonstrate that the treatment carried out abroad began during the period of validity of the insurance.

Payments for follow-up dental treatment costs shall only be made if these are a consequence of an accident covered in accordance with the classification Accidents and if the insured can demonstrate that this accident occurred within the period of validity of the insurance.

PRECAUTIONARY PROVISIONS

No payments shall be made:

24.2 if in respect of the prevention of loss, theft or damage the insured:

27.3 Payment shall be made on the basis of the class insured by the insured under the medical care insurance in the Netherlands or, in the absence of this insurance, on the basis of the lowest class.

27.4 A personal excess of € 75 is applicable to each insured person per insured period.

28 Special exclusions

28.1 No payment shall be made for costs:

28.1.1 which are associated with any illness, disorder or abnormality for which the insured was being treated abroad either before or during the conclusion of the insurance, or if the insured has undertaken the trip with the (partial) objective of receiving treatment for this illness, disorder or abnormality;

28.1.2 for which either prior to or at the start of the insurance it was known that these expenses would have to be incurred during the trip;

28.1.3 for medical or dental expenses, due to an illness, disorder or abnormality, incurred in a country the nationality of which is held by the insured, and which existed or gave rise to complaints at the time or prior to the insurance being concluded;

28.1.4 if the doctor, dentist or hospital is not recognised as such by the authorised bodies.

29 Special obligations

In order to guarantee the quality of medical treatment and good cooperation with hospitals and doctors, SOS International, the Europeesche and Euro-Centers have the right to decide in which hospitals and by which doctors the insured should allow him/herself to be treated.

Classification: Accident

The cover under this classification shall only be effective if the policy demonstrates that the relevant premium has been charged.

30 Definitions

The words or phrases below have the following meaning wherever they appear in this policy and conditions:

30.1 Accident: a sudden and direct action of external violence, as a result of which a medically recognisable physical injury is sustained. The following may also be classified as accidents:

30.1.1 freezing, drowning, getting sunstroke, suffocating;

30.1.2 exhaustion, starvation, thirst and sunburn as a result of being unexpectedly isolated;

30.1.3 acute poisoning other than by food, recreational products and medicine;

30.1.4 infection from germs due to unwillingly falling into water or other substances;

30.1.5 wound infections and blood poisoning due to an accident;

30.1.6 complications and exacerbation during first aid or medically necessary treatment due to an accident;

30.1.7 sprains, dislocations, muscle and tendon tears, suddenly arising and the nature and position of which can be medically determined;

30.1.8 injury due to dust or other objects unintentionally entering the digestive system, bronchial tubes, eyes or ears.

30.2 In no event shall any form of hernia or the picking up of germs from insect bites or stings be deemed an accident.

30.3 permanent invalidity: permanent loss of any limbs or organs.

31 Cover

31.1 In the event of the death of the insured directly and exclusively attributable to an accident, the amount insured for death shall be paid out. Any earlier payments due to permanent invalidity shall be deducted from this amount.

31.2 In the event of permanent functional invalidity of the insured directly and exclusively attributable to an accident, payment shall be made on the basis of a percentage of the insured amount for permanent invalidity, this percentage being equal to the degree of permanent functional invalidity without taking account of the insured's profession or hobbies. The determination of this percentage shall be based on the most recently published "Guides to the Evaluation of Permanent

Impairment" from the American Medical Association (AMA) supplemented by the "Dutch guidelines for the determination of invalidity in the event of neurological disorders" issued by the Dutch Neurological Society (NVvN), which may be referred to at the offices of the Europeesche.

31.3 If there are multiple accidents at the same time, the total amount paid out shall never exceed the amount insured for complete and permanent invalidity.

31.4 If the consequences of an accident are exacerbated due to an unhealthy or abnormal physical state or mentality, no more shall be paid out than would have been paid out if the accident had befallen a completely able-bodied and healthy person.

31.5 If an existing permanent functional invalidity is exacerbated by an accident, then payment shall be made on the basis of the difference between the degree of invalidity before and after the accident.

31.6 The degree of permanent functional invalidity shall be determined as soon as, in the opinion of the medical service of the Europeesche, there is a question of a constant state. Should this not be the case within 2 years of the date of the accident, then the degree of permanent invalidity shall be determined on the basis of the final degree of invalidity anticipated on the grounds of the medical reports.

31.7 If, prior to permanent invalidity being determined, the insured has died as a consequence of:

31.7.1 the accident, then the Europeesche shall not be obliged to make any payment for permanent invalidity;

31.7.2 a cause other than the accident, the right to payment remains. The level of the payment shall then be determined on the grounds of the medical reports assessment of the final degree of invalidity anticipated should the insured not have died.

31.8 If it proves impossible to make a final assessment of the degree of permanent invalidity by the 365th day following the accident, from this day until the day the invalidity is finally determined, the Europeesche shall pay interest on the payment less any advance payments. The rate of interest shall be equal to the statutory interest prior to the previously mentioned 365th day, with a maximum of 8%.

32 Special exclusions

No payments shall be made for accidents (partially) attributable to the insured being in an unhealthy or abnormal physical or mental state, unless this is the consequence of a previous accident covered by this insurance.

33 Multiple insurances

If the insured has concluded multiple travel insurances with Europeesche, he/she shall not be eligible to receive any higher payments than the following amounts. If higher amounts are insured then, on request, a proportional part of the premium shall be repaid.

33.1 Payment in the event of death:

General	€ 125,000
Leisure and sports activities, incl. winter sports	12,500
Riding a motorbike/moped without a helmet	2,500

33.2 Payment in the event of permanent invalidity:

General	€ 175,000
Leisure and sports activities, incl. winter sports	50,000
Riding a motorbike/moped without a helmet	2,500

Classification: Legal assistance

The cover under this classification shall only be effective if the policy demonstrates that the relevant premium has been charged. The most recent General conditions observed by the DAS are also applicable to the provisions in this classification; these can

be obtained on request from the Europeesche or from the intermediary through whom the insurance was concluded.

34 Cover

DAS shall provide legal assistance as described in 34.1 to 34.4 (inclusive), to the insured parties and their heirs for events related to the trip, to the extent these can institute a claim for maintenance. The costs resulting from this shall be reimbursed by

DAS to a maximum of the insured amount as detailed in the cover statement.

34.1 Recourse legal assistance

Legal assistance in respect of recourse for damages to the insured personally or to his/her property, caused by a third person who is, therefore, legally liable.

34.2 Criminal legal assistance

Legal assistance in criminal cases instigated against the insured, unless there could be a question an offence where there is evidence of intentional act or omission or criminal intent or of a breach of fiscal regulations (including customs regulations).

34.3 Contract legal assistance

Legal assistance for disputes in respect of agreements concluded by the insured and directly related to the trip, provided the significance amounts to at least € 125. Disputes with the Europeesche regarding the treatment of claims are not covered by this provision.

34.4 Deposits

34.4.1 DAS shall advance the insured a maximum amount of € 12,500 per event if, within the context of a criminal case covered by this insurance, a foreign government requires a deposit to be paid in order for the insured to be released, or for him/her to have his/her possessions returned or for the lifting of the seizure of such.

34.4.2 By accepting the advance, the insured, authorises DAS irrevocably to have control of the deposit as soon as it is released and he/she shall agree to be obliged to extend his/her complete cooperation to recouping the advance.

34.4.3 The insured shall be obliged to repay the advance as soon as possible, but in any event within one year of it being granted.

35 Special exclusions

No legal assistance shall be provided if the insured's claim is the result of or is connected to owning, possessing, holding, buying or selling motor vehicles (including mopeds) and/or trailers.

Classification: Liability

The cover under this classification shall only be effective if the policy demonstrates that the relevant premium has been charged. The Europeesche's most recent General Conditions for Liability Insurance for private persons are applicable to this classification; these conditions can be obtained on request from the Europeesche or from the intermediary through whom the insurance was concluded.

If the insured is able to claim reimbursement or payment on the grounds of another insurance, legislation or provision, whether or not of an earlier date, then the cover under this classification shall only apply to the costs detailed below, to the extent that under the conditions of the other insurance, law or provision these shall not be reimbursed as a consequence of a personal excess or reimbursement maximum. The travel insurance policy covers the interests of the insured in that it protects him/her against his/her existing liability insurance (in another country) being exhausted.

36 Cover

In his/her capacity as a private person, the liability of the insured, as described in 1.5, is covered for damages caused or arising during the term of validity of this cover, to a maximum of the amount detailed in the cover statement for all the insured persons jointly. Any liability associated with carrying out a business or ancillary business, job or ancillary job and/or undertaking paid manual work shall not be insured. A personal excess of € 100 applies per insured person per insured period.

37 Special provision

If there is a question of household tasks being undertaken in the role of an Au Pair, this cover shall also include liability for damage of articles which the insured is responsible for up to an amount of van € 12,500 per event. The personal excess amounts to € 70 per event.

Under this provision there shall be no insurance for liability of damage:

- to articles for which the insured is responsible by virtue of a rental, lease, tenancy or pledge agreement, or has the right of usufruct by virtue of a business or ancillary business, or a profession or ancillary profession, other than that of Au Pair;
- to articles which the insured wrongfully has responsibility for;
- if the damage involves motor vehicles, mobile homes or caravans, folding tent trailers, sailboards, sail and motor boats, and aircrafts owned, by the insured and his family;
- consisting of and/or as a consequence of loss, theft and/or the mislaying of watches, jewellery, money, monetary instruments, bank, giro, and debit or credit cards.