

Continuous travel insurance (doorlopende reisverzekering)

Informatiedocument over het verzekeringsproduct

Company: a.s.r., schadeverzekeraar, vergunning: 12000478 (NL)

Product: Continuous travel insurance (doorlopende reisverzekering)



This information document provides only a summary of the insurance. The policy terms and conditions detail what is and is not covered. No rights can be derived from this translation. View online:

<https://verzekeringskaarten.nl/asr/doorlopende-reisverzekering>

What type of insurance?

This insurance covers assistance, damage, or expenses when you are traveling. The annual travel insurance is valid throughout the year. Your trip may last up to 60 days (standard coverage). Extension to 90 or 180 days is possible.

Additional information

You can insure all family members who live at the same address as you. Children who no longer live at home because they are doing an internship or attending day education can also be insured if they are registered in the Dutch population register.

What is covered?



You are automatically covered for assistance from the Alarm Center. In case of an accident, illness, or death, we arrange and reimburse transportation home, extra accommodation expenses, or assistance to your family.

Additional information

The insurance can be expanded with 9 optional coverages: Baggage, Extra sports equipment, Money, Medical expenses, Accidents, Sports and winter sports, Assistance and rental transportation, Your own holiday accommodation in the Netherlands, and Cancellation.

Choice: medical

With the optional coverage medical expenses, you are insured for the costs of emergency or unexpected medical treatment, in addition to your basic health insurance.

Choice: Baggage

You are insured for damage, theft, and loss of your luggage. You can choose from the following insured amounts: €1,000, €3,000, or €5,000 per insured person. You receive the replacement value for luggage not older than 1 year. Otherwise, you receive the current value. We use a depreciation list for compensation.

Additional information

Mountain sports equipment, winter sports equipment, money, and business items are not

What is not insured?



Government travel advice

Does your destination have a negative travel advice (code orange or red) from the Ministry of Foreign Affairs? Then your trip is not insured.

Extreme sports

You are not insured for damage resulting from participating in ice hockey, ski jumping, speed skiing, and winter sports competitions, solo sailing at sea, or sailing at sea with an unseaworthy vessel. You are also not insured during participation in or preparation for competitions with a motor vehicle or motorboat.

Additional information

However, you are insured for Gästerennen, Wisbi races, or reliability trials and puzzle rides, where speed is not a factor.

Fraud, intent, criminal activities, riots

You are not insured if you commit fraud when taking out the insurance or in the event of a claim. Or if the damage results from intent, recklessness, or criminal and punishable activities. You are also not insured if the damage is the result of riots or a nuclear reaction. Are there coverage limitations?

Are you traveling within the Netherlands? You are only insured if you stay overnight for at least one night during your trip. You are not insured within the Netherlands during a trip to or with family or acquaintances. Or to your accommodation.

automatically covered. If you want to insure mountain sports and winter sports equipment, choose the optional coverage Extra sports equipment and/or Sports and winter sports. If you want to insure money, choose the optional coverage Money. If you want to insure items used for business purposes, choose the optional coverage Business trip.

Choice: Extreme sports

With the optional coverage Sports and winter sports, you are insured for damage during the practice of winter sports, mountain sports, air sports, or risky water sports (such as rafting). Sledding, skating, cross-country skiing, and diving are automatically covered. This optional coverage is not required for them.

Additional information

If you couldn't use prepaid ski passes, ski lessons, or rented ski equipment due to illness or an accident, you are covered. If you have included the optional coverage Baggage, we also reimburse damage, theft, or loss of rented winter sports and mountain sports equipment. You are covered for a maximum of €3,000 per trip with a total maximum of €6,000 per insurance per trip.

Breakdown assistance

With the optional coverage Assistance and rental transportation, you receive assistance if your means of transportation unexpectedly fails. Or if the driver breaks down abroad due to illness, an accident, or death, and there is no one in the travel party who can take over from the driver.

Additional information

We reimburse additional accommodation expenses for a maximum of 10 days up to €75 per day per insured person per trip if the means of transportation fails during the trip. We reimburse the rental of a replacement means of transportation up to €2,500 per means of transportation per trip. For salvage, guarding, storage, and transportation to the repair company, we reimburse up to €1,000.

Choice: Accidents

You or your beneficiaries receive compensation in case of death or permanent disability due to an accident during the trip. In the event of death, it is €25,000, and for permanent disability, up to €75,000, depending on the degree of disability.

Additional information

We determine the degree of disability through a (medical) examination.

Choice: Annual cancellation insurance

Have you booked a trip but unexpectedly can't go? Or do you have to end the trip prematurely? Then we reimburse the costs you have incurred and cannot get

Additional information

By accommodation, we mean your own (holiday) home, a caravan in a fixed location, a boat in a fixed berth, or your own motorhome. You can insure this trip with the optional coverage 'Own holiday accommodation in the Netherlands'. However, the optional coverages medical expenses, Accidents, or Assistance and rental of transport do not apply to this trip.



Deductible

You choose your own deductible: € 0, € 75, or € 150. The higher your deductible, the lower your premium. The deductible applies to damage to your baggage / extra sports equipment.

Baggage

For certain items, such as: jewelry, laptops, and phones, there is a lower insured amount. In the compensation overview of the conditions, you will find whether a lower insured amount applies. You are only insured if you handle your belongings carefully. For example, in a car, baggage must be completely out of sight and stored in a locked space (covered trunk).

Additional information

Valuable items, such as jewelry, laptops, and phones, must be taken out of your car during a short rest or meal break.

Medical expenses

It is necessary that you have a valid Dutch health insurance and that you request prior permission from the Alarm Center for incurring costs or for assistance. If medical treatment takes place in the Netherlands, we will reimburse a maximum of € 1,000 per insured person per trip.

Additional information

The voluntary deductible of your health insurance is not covered.

Cancellation

This coverage applies only to certain events. For example, death, serious illness, or serious accident, also of family members in the 1st or 2nd degree, legal representative, or cohabitant. Or in case of involuntary termination of employment, damage to your home. Or a divorce. See the terms and conditions for the overview of insured events.

back. You can choose an insured amount per person per trip of €750, €1,500, or €3,000.

Choice: Business trip

By default, you are only insured for private trips. With this optional coverage, your travel insurance also applies to a trip for your work.

Additional information

Volunteer work or an internship during full-time studies are automatically covered. This optional coverage is not necessary for them.

Choice: Extra sports equipment

You can insure your sports equipment up to a maximum of €2,500 for all insured persons combined per trip. This amount is in addition to the insured amount of your baggage

Choice: Money

You can insure your money up to a maximum of €500 per trip.

Additional information

By money, we mean valid means of payment in the form of coins, banknotes, and checks.



Where am I covered?

You choose coverage in Europe or worldwide.

Additional information

By Europe we mean the continent of Europe up to the Urals and the Caucasus including Georgia, Armenia and Azerbaijan. And Morocco, Algeria, Libya, Tunisia, Egypt, Israel, Lebanon, Syria and Turkey. Note: Aruba, Bonaire, Curaçao, Saba, St. Eustatius and St. Maarten are not included in Europe.

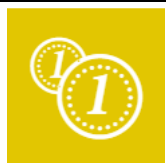


What are my obligations?

When applying for insurance or in the event of a claim, you must answer our questions honestly. You must do everything possible to prevent and limit damage. Report any damage as soon as possible. Report any criminal activities, such as theft. Fully cooperate in the claims handling process. And promptly inform us of any changes in your situation.

Additional information

If you fail to comply with these obligations and it damages our interests, there may be consequences. We may reject a claim and/or adjust your insurance. For example, your premium or policy terms may change. In extreme cases, we may even terminate the insurance policy.



When and how do I pay?

Je kunt kiezen of je je premie maandelijks, per kwartaal, per half jaar of eenmaal per jaar betaalt. Betalen kan via een automatische incasso. Of je maakt zelf het bedrag over.

**When does the coverage begin and end?**

The insurance begins on the start date indicated on the policy and is valid for one year. We renew your insurance annually. We can terminate the insurance, for example, if you do not pay the premium on time or in case of fraud.

**How do I terminate this contract?**

You can cancel the insurance at any time without notice. This can be done in writing or digitally through your insurance advisor or directly with us. The insurance will then end on the date you specify. If we receive the termination after the date you specify, the insurance will end on the day we receive the termination.

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