

This Insurance Card provides only a summary of the insurance. The policy terms and conditions extensively outline what someone is and isn't insured for.

## What kind of insurance is this?

This insurance pays out a sum in case of permanent disability or death due to an accident.

### What is covered?

We pay out in the event of an accident.



#### Permanent disability

You receive a sum depending on the degree of disability. You can choose from the following insured amounts:

- € 25,000
- € 50,000
- € 75,000
- € 100,000

#### Additional information

Once a final condition is reached, we determine the degree of disability. If this is not within 12 months after the accident, we also reimburse the statutory interest. If there is no final condition within 24 months after reporting the accident, we may decide to provide one or more advances.

#### Choice: Death

Your heirs receive a sum if you die due to an accident. You can choose from the following insured amounts:

- € 5,000
- € 10,000
- € 15,000
- € 20,000

#### Additional information

Have you insured the Death option? And if both you and your insured partner die from the same accident? Or do you both die within 12 months of each other from different accidents? And do you leave behind at least one insured child? Then we double the payout for both.

#### Extensive coverage

You are automatically insured for a daily allowance for hospitalization due to an accident. You receive € 25 for each day you are hospitalized. You receive a maximum of € 1,500 per accident.

### What is not covered?

For example, you are not covered in the event of an accident caused by the misuse of alcohol, medication, or drugs.



Or if you drive without a valid driver's license or sail without a valid boating license. And you are also not covered if you are under 23 years old and operate a motorcycle or scooter with an engine capacity of more than 50 cc.

#### Additional information

Please note that we also do not pay out if you are not wearing a legally required helmet. But if you can prove that your disability is not due to not wearing a helmet, then we will pay out. In the event of your death, your heirs must prove this.

#### Dangerous sports

You are not covered for certain dangerous sports. Think, for example, of combat sports, parachuting, or hang gliding. The specific sports and exact provisions can be found in the policy terms and conditions.

#### Fraud, intent, criminal activities, riots

You are not covered if you commit fraud when taking out the insurance or in the event of an accident. Or if there is intent, recklessness, or involvement in criminal activities during an accident. You are also not covered if the accident is the result of riots or a nuclear reaction.

#### Additional information

By riots, we mean: domestic unrest, civil war, armed conflict, mutiny, riot, and insurrection.

#### Suicide or attempted suicide

You are not covered for the consequences of suicide or attempted suicide.

### Choice: Occupational activities with risk

For certain occupational activities, you are not (automatically) covered. Think of working with dangerous machinery or tools. Or working at heights, such as on scaffolding, ladders, and roofs. With this optional coverage, you can include this. Check with your insurance advisor beforehand about the possibilities.

#### Additional information

Some occupational activities cannot be insured, even with the optional coverage for Occupational Activities with Risk. This applies to occupations such as circus performer, fairground operator, military personnel, or stunt performer.

### Are there coverage limitations?

#### Sports

Some sports are only covered under expert supervision, such as bungee jumping, survival trips, or skiing or snowboarding off-piste. Check with your insurance advisor beforehand to see if a particular sport is covered.



#### Where am I covered?

This insurance applies worldwide.



#### What are my obligations?

When you apply for the insurance or if you have an accident, you must answer our questions honestly. You must do everything possible to prevent the accident or limit injury. Report the accident as soon as possible. Fully cooperate in handling the accident. And notify changes in your situation as soon as possible.

#### Additional information

If you die from the accident, certain obligations apply to the heirs or beneficiaries. If you do not comply with the obligations and harm our interests, this may have consequences. We may reject a payout and/or adjust your insurance. For example, the premium or the policy terms. Or we may even terminate the insurance.



#### When and how do I pay?

You can choose to pay your premium monthly, quarterly, semi-annually, or annually. Payment can be made via automatic debit or by transferring the amount to us yourself. Automatic debit is mandatory for monthly payments.



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

The insurance starts on the effective date stated on the policy and is valid for one year. We renew your insurance each year. We can terminate the insurance, for example, if you fail to pay the premium on time or in case of fraud.

#### Additional information

The coverage of the insurance ends on the first day of the month following your 70th birthday as an insured person. From that moment, no premium needs to be paid for you anymore. The policyholder will be notified accordingly. If you were the only insured person on the policy, the entire insurance ends.



#### How do I terminate my contract?

You can cancel the insurance at any time without notice period. 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.