

Cancellation Insurance

Information document on the insurance product.

KBC Insurance NV - Belgium - authorised for all branches under code 0014.

Company: KBC Insurance

Product : VAB-Cancellation Insurance Temporary

The purpose of this information document is to give you an overview of the main coverages and exclusions of this insurance. The document is not personalised according to your specific needs and the information it contains is not exhaustive. For any additional information on the insurance chosen and information regarding your obligations, please consult the pre-contractual information and contractual conditions of this insurance.

What type of insurance is this?

The *VAB Temporary cancellation insurance* is a collective insurance that VAB nv has taken out with KBC Insurance, which you can join at any time. This insurance offers a solution for 1 specific trip, if you have to cancel or interrupt your trip.



What is insured?

Cancellation insurance

- ✓ Choice Customer: geographical Europe or Worldwide.
- ✓ Cancellation insurance for 1 trip from one overnight stay at home or abroad.
- ✓ Reimbursement of cancellation or trip interruption costs up to € 10,000 per insured person per trip (maximum of € 35,000 per trip per family) following a guaranteed event;
- ✓ The reimbursement of the not-taken days of your trip because of a trip interruption by illness, accident or repatriation.



What is not insured?

Cancellation insurance

- ✗ The illness or accident must be sufficiently serious and a reasonable impediment to your holiday;
- ✗ Cancellation of your trip because of injury resulting from an accident or illness for which there had already been a (para)medical treatment prescribed by the attending physician at the time of booking the trip or at the time of subscribing to the insurance contract. This exclusion does not apply if it concerns a condition for which no new medical treatment or medication is required for at least one month prior to booking the trip, and where, according to your treating physician, there is no medical contraindication to making the trip.
- ✗ Preventive or governmental measures due to force majeure situations such as war, terrorism, epidemic, natural disasters, among others.



Are there coverage restrictions?

- ! It is a temporary insurance, limited to the duration of the trip. The insurance is valid for a maximum of 90 days;
- ! This temporary Cancellation insurance must be effective for at least 30 days before the date of departure. If the booking is made less than 30 days before the date of departure, the temporary cancellation insurance may only be taken out on the date that the booking is made.
- ! A standard reimbursement limit of € 10,000 per trip per policyholder and € 35,000 per trip for all family members together will apply;
- ! A trip is understood to be a domestic or foreign trip with at least one booked overnight stay or for which it can be demonstrated by the production of a return ticket that it concerns a stay of at least 2 consecutive days;
- ! Force majeure may be invoked as a valid reason for exclusion from the guarantees.



Where am I covered?

- ✓ The *Cancellation insurance* is valid worldwide, including in Belgium, as long as there is at least 1 booked overnight stay outside domicile.



What are my obligations?

- When concluding the contract, you must provide us with honest, accurate and complete information about the risk to be insured;
- If, during the term of the contract, there are any changes to the risk for which you are insured, you must notify us;
- You must take all necessary precautions to avoid the occurrence of a claim;
- In the event of a claim, you must report it within the period stipulated in the general terms and conditions and take all reasonable measures to limit the consequences of the claim.



When and how do I pay?

You must pay the premium when you take out the insurance. You will receive an invitation to pay.



When does the cover start and end?

The insurances start on the date specified in the special terms and conditions as the start date of the trip, provided that the premium has been paid. Nevertheless, the Cancellation insurance starts at midnight following the day of payment of the premium. The insurances apply for the duration indicated in the special terms and conditions. The duration must include the outward journey, the on-site stay and the return journey.



How do I terminate my contract?

The insurances will end at midnight on the date indicated in the special terms and conditions as the end date of the trip. The policy is not renewed on the expiry date.

Registered office of the company: KBC Insurance NV, Professor Roger Van Overstraetenplein 2, 3000 Leuven, Belgium, BTW BE 0403.552.563, RPR Leuven, IBAN BE43 7300 0420 0601, BIC KREDBEBB. Authorised for all branches under code 0014 (R.D. 4 July 1979, B.S. 14 July 1979) by the National Bank of Belgium, de Berlaimontlaan 14, 1000 Brussels, Belgium