

Temporary VAB Travel + Cancellation + Luggage Formula

Information document on the insurance product.

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

Company: KBC Insurance

Product : VAB Travel + Cancellation + Luggage Formula 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 informations and contractual conditions of this insurance.

What type of insurance is this?

The temporary *VAB Travel + Cancellation + Luggage Formula* is a collective insurance that VAB nv has taken out with KBC Insurance, which you can join at any time. This insurance offers for 1 trip solutions if something goes wrong during your holiday or trip. In this contract is a *Travel, Cancellation and Luggage Insurance* included. Optionally or if you have to cancel or interrupt your trip. Optionally, you can take out the 'world' coverage and/or a *Breakdown assistance auto/moto*.



What is insured?

Travel Insurance

- Customer choice: geographical Europe or global
- Medical expenses for 1 specific trip incurred abroad are reimbursed up to € 1,000,000 per person, after intervention by the health insurance fund and without exemption.
- Repatriation after illness or accident abroad, if your medical condition so requires.
- Intervention in additional accommodation costs if you are forced to stay longer at the end of your trip (e.g. *medical reasons, closure airspace or natural disaster*) or, on the contrary, urgently need to return early (e.g. *serious illness/ death of family up to second degree or serious damage to you home*)

Cancellation insurance

- Choice Customer: geographical Europe or Worldwide.
- For 1 specific 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. Optionally, these amounts can even be doubled;
- The reimbursement of the not-taken days of your trip because of a trip interruption by illness, accident or repatriation.

Luggage insurance

We insure your luggage and items up to a maximum of € 1,250 per person:

- Choice customer: geographical Europe or global;
- Robbery with violence, in your residence or on your person, threat or forced entry of a vehicle;
- Damage or destruction caused by a sudden and unexpected event, such as a collision;
- Luggage not delivered or damaged by the transport company.



What is not insured?

Travel Insurance

- x Complications after the 24th week of pregnancy, childbirth or voluntary termination of pregnancy;
- x Diseases existing at the start of the journey, unless an abnormal or unexpected aggravation occurs during the journey;
- x Practising sports, such as motor sports, speed sports, mountaineering, martial arts and aerial sports.

Cancellation insurance

- x The illness or accident must be sufficiently serious and a reasonable impediment to your holiday;
- x 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.
- x Preventive or governmental measures due to force majeure situations such as war, terrorism, epidemic, natural disasters, among others.

Luggage insurance

- x Damage to the item itself, by the mere fact that you use it; damage to the item caused by cleaning, processing or repairing;
- x Damage that you have intentionally inflicted;
- x Total or partial damage or theft of sports equipment (*except skis*) during their use

Optional guarantee:

Breakdown assistance vehicle

We offer Breakdown assistance car/moto in geographical Europe, excluding the Asian part of Turkey. In Belgium the assistance only applies on the outward journey and the return journey from your holiday abroad:

- Making the vehicle roadworthy in situ;
- If it is not possible to make the vehicle roadworthy again, transport to the most appropriate repair location, including the driver;
- If the vehicle can not be repaired abroad within 3 days, we repatriate your vehicle and insured persons, to Belgium from abroad.

Optional guarantee:

Breakdown assistance vehicle

- Ordinary maintenance costs, the cost of spare parts or hourly wages charged by the garage;
- Costs for fuel or car lubricants;
- Events occurring outside the coverage area;
- A vehicle that is already in a repair location or in its immediate vicinity.



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;
- ! You must subscribe the *Cancellation Insurance* 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;
- ! In the case of the Luggage insurance, the compensation will be reduced by an exemption of € 50 per claim;
- ! Breakdown assistance for your vehicle is optional;
- ! Breakdown assistance in Belgium only applies on the outward journey and the return journey;
- ! 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 *Travel Insurance* is valid – depending on the chosen cover – in geographical Europe or worldwide;
- ✓ The *Luggage* and *Cancellation insurance* is valid – depending on the chosen cover – in geographical Europe or worldwide, including in Belgium, as long as there is at least 1 booked overnight stay outside domicile;
- ✓ *Breakdown assistance* car/moto is valid in geographical Europe. In Belgium the assistance only applies on the outward journey and the return journey from your holiday abroad.



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?

The insurance contract is established at the time of writing and is accepted by payment of the full premium prior to the departure date of the trip.



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