# Cancellation insurance



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**Terms and Conditions** 

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### This is what you can expect from us

Hereby you receive the conditions for our Cancellation insurance. It is important that you know what you are and what you are not insured for, and what you can expect from us. That is why we advise you to read the conditions carefully.

Below you can read some tips and advice.

#### Do you want to cancel your holiday?

Please contact Succes Holidayparcs customer service as soon as possible. In any case, do this within three working days. Are you ill or have you had an accident? Then please ask your doctor if he thinks the trip can continue. Even if the departure date is still far away.

For quick processing, we ask you to describe the cancellation properly and completely. We reserve the right to keep all original invoices, offers, statements or other evidence, which may apply when claiming.

#### 1. Contract conditions

# 1.1 When does your cancellation insurance start and end?

The insurance commences immediately after you have bought it. You are insured from the date of purchase of your policy, not before that time. We therefore only compensate damage that arises during the term of you insurance. Unless you do not pay the premium on time; Then you and the coinsured are not insured.

# 1.1.1 When do we terminate your insurance?

We can terminate your insurance in the following cases:

- If you deliberately mislead us. Do we discover that you did not provide us with all or the correct information when applying for insurance or when claiming damage, with the intention of misleading us? Then we immediately terminate the insurance.
- If you change the insurance. At that time we assess the data in the same way as when applying for a new insurance. This can mean that your premium will increase or decrease, but also that we have to terminate your insurance. Does the change have consequences for your insurance? Then you will receive a letter about this from us.

#### 2. Cancellation conditions

### 2.1 What do we mean by ...?

**Cancellation fees:** the (partial) travel sum and/or the administration costs associated with the booking that you must pay if you cancel your booked trip. This amount is maximum the amount that is on your invoice.

**Severe disease:** disease that will not heal without immediate treatment and can also have lasting consequences during treatment.

**Relatives in the first degree:** your (ex-) spouse or (ex-) wife or the person with whom you live and has a registered partnership or cohabitation contract, parents\*, adoptive parents\*, foster parents\*, stepparents\*, in-laws\*, children, adopted children, foster children, stepchildren, sons-in-law\* and daughters-in-law\*.

**Relatives in the second degree:** brothers, sisters, grandparents\*, grandchildren, step-brothers, stepsisters, brothers-in-law\* and sisters-in-law\*. **Relatives in the third degree:** cousins (children of siblings), uncles\*, aunts\*, great-grandparents\* and great-grandchildren.

**Family:** the persons who live in your home and with whom you travel together. If you are traveling alone, we consider you as a family.

**Co-insured:** someone who, like you, is insured under this insurance.

*Unused travel days*: travel days that you could not spend at your destination or in your accommodation due to an unexpected event.

**Accident:** sudden external violence. Any injury must be diagnosed by a physician. An accident also includes:

- frostbite, drowning, choking, or heatstroke;
- starvation, thirst, exhaustion and sunburn, caused by accidental isolation;
- acute poisoning from anything other than food, pleasure, or drugs;
- germ contamination from an involuntary fall in water or other matter;
- a wound infection or blood poisoning from the accident;
- complication and worsening from first aid you received after the accident or medically necessary treatment you received after the accident;
- sudden tearing of muscles or tendons or sudden sprains or dislocations;
- accidental ingestion of a substance or object, resulting in injury. We do not see a hernia and the consequences of an insect bite or an insect sting as an accident.

**Premium:** the amount you paid for the insurance. This amounts to 6% of the rent including the discount.

**Trip:** booked transport and/or accommodation.

**Travel sum:** the total amount you paid for bookings and reservations of transport and accommodation. The costs you incur at the place of destination are not included in the fare. These are, for example, entrance tickets to museums or attractions and excursions.

\* = By this we also mean partners who have the same relationship through a registered partnership and/or cohabitation contract.

# 2.2 Cancel your trip

## 2.2.1 When are you insured?

You are insured for cancellation costs from the moment you take out this cover until the moment your trip starts.

#### 2.2.2 What are you insured for?

Insured is the travel sum including surcharges that you have paid.

#### 2.2.3 In which cases are you insured?

You are insured with you cancellation fund in the following cases:

- **1.** You, a family member in the first or second degree, or a housemate dies, becomes seriously ill or is seriously injured in an accident.
- 2. A third-degree relative dies.
- **3.** You, a co-insured, a housemate or your resident child must undergo a medically necessary procedure.
- **4.** You will unexpectedly receive a rental or new-build home within thirty days before the start of the trip. You are also insured if you are required to be present during the transfer of your existing home. But only if you have no influence on the delivery or transfer date.
- **5.** You become unemployed through no fault of your own and therefore lose permanent employment.
- **6.** You are offered a job after the period of unemployment and your new employer does not agree to the booked trip, because you have to be with him on the planned travel days. This must involve a job of at least twenty hours a week and for at least six months.
- 7. Your lasting relationship or marriage is unexpectedly dissolved. By 'a

sustainable relationship' we mean a relationship with a joint household.

- **8.** Your parent(s) or child(ren) unexpectedly require urgent care, which you can only give yourself.
- **9.** You or another insured must be at home due to material damage to a property or the company where you or the co-insured work.

All of these events are unforeseen, must occur unexpectedly, and occur during the term of this coverage.

#### 2.2.4 What will be reimbursed?

We reimburse the cancellation costs up to a maximum of the travel sum including the surcharges that you have paid.

What will you be reimbursed if you cancel your trip?

- Do you have to cancel your trip for one of the reasons listed under 2.1 In which cases are you insured? Then we reimburse 100% of the travel sum.
- Are you cancelling your trip for another reason? Then we reimburse 75% of the travel sum per day.

#### 2.2.5 What is not insured?

Do you take out the insurance later than seven days after booking the trip? And do you have to cancel your trip because of an illness or condition of yourself, a family member in the first, second or third degree, observer or housemate? And did this disease or condition occur in the three months before you took out the insurance? Then you will not be reimbursed for your cancellation costs.

# 2.3 Abort your journey

#### 2.3.1 When are you insured?

You are insured throughout your journey. The start and end dates of your trip are stated on your booking confirmation.

#### 2.3.2 What will be reimbursed?

What will be reimbursed if you cancel your trip?

- Do you have to cancel your trip for one of the reasons listed under 2.1 In which cases are you insured? Then we reimburse 100% of your cancellation costs.
- Are you cancelling your trip for another reason? Then we reimburse 75% of the travel sum per day.

Are you or a co-insured hospitalized for at least one night during the trip? Then you are also entitled to compensation for termination costs.

#### 2.3.3. What is not insured?

Do you take out the insurance later than seven days after booking the trip? And do you have to cancel your trip due to an illness or condition of yourself, a family member in the first, second or third degree, observer or housemate? And did this disease or condition occur in the three months before you took out the insurance? Then you will not be reimbursed for your termination costs.

Do you close coverage later than seven days after booking the trip? And would you like to cancel or abort your trip for a reason that already existed and/or was known in the three months before you took out the coverage? Then you will not be reimbursed for your cancellation costs or abortion of your trip.

You are not entitled to reimbursement of booking costs or parts of booking costs that have been charged afterwards (at your holiday destination). For example, the cost of an excursion booked during the trip.

# Cover overview when cancelling

Cancellation for reasons stated in conditions

Cancellation for additional reasons

Compensation for unused travel days

In hospital admission (min. 1 night)

In case of earlier return for cancellation reason

Upon earlier return for your own reason

cost price

no compensation