

Conditions of the cancellation insurance

The cancellation insurance only applies if it is concluded no more than 7 days after booking the package or after the date of forming the contract. The insurance cover ceases to apply if the payable premium, as included in the confirmation letter, was not credited to the account number of De Bonte Wever within the required period, which is also included in the confirmation letter.

1. Definition of terms

- a. Insured
Insured refers to:
The persons corresponding to the booking number, as included in the confirmation letter.
- b. Daily rate:
The daily rate refers to the insured amount (total amount of the booked package) divided by the number of insured.

2. Covered risk

- a. Cancellation costs
When the package or the contract is cancelled, the following are compensated:
 - Payments already made (excluding the booking costs and any handling and/or administrative costs, and the costs of the cancellation insurance).
- b. For the payment referred to in this Article, compensation will be paid insofar as it cannot be recovered in any other way.

3. Covered events

The payments referred to in Article 2 are made if the cancellation is the result of one of the following events:

- a. Death, serious illness, or serious injury of an insured;
- b. Death, serious illness, or serious injury of first-degree or second-degree relatives of an insured;
- c. There is right to compensation if the insured travelled by:
Bus, train or private means of transport and did not arrive at the destination due to damage that occurred during the journey, irrespective of the cause;
- d. Serious damage to the package location, which means it can no longer be visited;
- e. Important property damage to the property of the insured due to fire, burglary, explosion, lightning strike, storm or flooding that necessitates the presence of the insured;
- f. An unexpected call-up for military service or a recall for exercises;
- g. Involuntary unemployment of the insured due to full or partial closure of the business where the insured is employed;
- h. Due to weather conditions that halted public transport, which means the town of Assen is inaccessible to traffic, or a weather warning issued by the Royal Netherlands Meteorological Institute (KNMI).

4. Obligations of the insured

The insured are obliged:

- To inform De Bonte Wever of an event as described in Article 3 within 48 hours prior to the booking date or within 48 hours after the booking date, whilst submitting the necessary evidence, such as a memorial or funeral card, doctor's certificate, proof of payment, etc. These should be submitted together with the booking confirmation.
- The insured shall cooperate as required by De Bonte Wever within reason and shall refrain from anything that may harm the interests of De Bonte Wever.

5. Exclusions

There is no entitlement to compensation if:

- a. Circumstances were already such on concluding the insurance that prematurely cancelling the package and/or contract could reasonably be expected;
- b. The is caused by, or the result of, armed conflict, civil war, insurrection, foreign unrest, riots or mutiny;
- c. The damage is caused by, or associated with, nuclear reactions, irrespective of how and where the reaction arose, other than during medical treatment given to the insured;
- d. The insured has not complied with any conditions resulting from these conditions.

6. Compensation payment

For the events referred to in Article 3, the daily rate is paid.