

COVER OVERVIEW TRAVEL RISK INSURANCE

D-TRI09

For immediate **assistance** in the event of **hospitalisation, serious accident or death** and **recall** to the Netherlands or the country of residence, please immediately contact::

the Emergency Centre, +31 (0)20 - 592 92 92; 24 hours a day; fax +31 (0)20 – 561 88 18

Pertaining to and forming an integral part of the Travel Risk Insurance's General Policy Conditions and the insurance certificate of Mondial Assistance International AG, with offices in Amsterdam.

Category I	S.O.S. COSTS	Insured amounts (per person, per event, unless stated otherwise)
The Company shall insure the following costs up to the maximums said if required in connection with:		
a.	Sickness, accident or missing of the insured	
	Extra accommodation expenses	€ 70 per person/day
	Extra return travel costs to the Netherlands or the country of residence	Cost Price
	Return travel costs to the Netherlands or the country of residence by air-ambulance	Cost Price
	Hospital visit expenses, per insurance certificate	€ 70
	Family travel costs in case of danger to life:	
	Travelling costs (max. 1 person)	Cost Price
	Accommodation expenses (max. 1 person/ max. 10 days)	€ 70 per person/day
	Search and rescue costs	€ 45,500
b.	Death of the insured person	
	Transport costs of the remains or	Cost Price
	Funeral or cremation costs in the insured area, incl. travelling costs of 2 family members for max. 3 days	Up to the amount of the transport costs of the body to the country of residence
	Extra travelling costs family members/ travel companion	Cost Price
c.	Illness, accident or death of not co-travelling relatives of the insured person	
	Extra return travel costs to the country of residence	Cost Price
d.	Death of a co-insured travel companion	
	Costs of coming over of relatives if the insured person is forced to travel alone:	
	Travelling costs (max. 1 person)	Cost Price
	Accommodation expenses (max. 1 person/ max. 10 days)	€ 70 per person/day
e.	Damage to property of the person insured in the country of residence	
	Extra return travel costs to the country of residence	Cost Price
f.	Forced delay	
	Extra return costs	Cost Price
	Extra accommodation expenses	€ 70 per person/day
Furthermore, the Company shall insure the following costs if they arise from an event insured under this category:		
g.	Telecommunications costs, per insurance certificate (franchise €23)	€ 90
h.	If a private motor vehicle is used when incurring extra travelling expenses	€ 0.19 per kilometre

Category II	MEDICAL EXPENSES	Insured amounts (per person/ insured period, unless stated otherwise)
Medical expenses incurred in the insured area:		
	• Doctor's and hospital costs	€ 30,000
	• Purchased/ leased crutches/ wheelchair	€ 90
	• Prostheses necessary due to an accident	€ 680
	Uninsured risk per event:	€ 45
	Cost of dental care:	
	• Costs of dental care caused by an accident in the insured area	€ 230

Category III	ADDITIONAL COVER	Insured amounts (per person/ insured period, unless stated otherwise)
	• Travel documents: Costs of acquiring a laissez-passer, replacement visa or other official travel document	€ 115
	• Replacement clothing and/ or toiletries	€ 115
	• Damage to accommodation. Maximum reimbursement for damage inflicted upon hotel/ bungalow furnishings or buildings outside the Netherlands (franchise €23 per event)	€ 115

Please always consult the General Policy Conditions, i.e. the obligations stated in the General Provisions.

Please consult the cover overview of the insurance taken out for:

- The maximum insured amounts
- The amount of any uninsured risks
- The maximum payment terms
- The number of persons eligible for reimbursement
- The reimbursement category (of for instance public transport)

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GENERAL PROVISIONS

In addition to the General Provisions, this insurance shall be governed by the category conditions of the categories included in the insurance.

Article 1. Definitions.

In the conditions of this insurance the following definitions shall apply:

"Company"	: Mondial Assistance International AG, with offices at Poeldijkstraat 4, 1059 VM in Amsterdam.
"Policyholder"	: the person or entity having entered into the insurance agreement with the Company .
"Insured Person"	: the person indicated as such in the insurance certificate.
"Family Members"	: the insured person's spouse and any children belonging to the household up to 21 years of age.
"Relatives"	: the insured person's spouse, parents (in-law), children, brothers (-in-law), sisters (in-law), grandparents and grandchildren.
"Travel Companion"	: any person travelling with the insured person .
"Country of Residence"	: the country in which the insured person resides according to his passport, visa or other official travel document.
"Winter Sports"	: any sport depending on snow and/ or ice.
"Special Winter Sports"	: winter sports entailing a more than average risk, including ice climbing, skeleton, bobsledding, ice hockey, speed skiing, speed races, skijoring, skis jumping, ski flying, figure jumping at freestyle skiing, ski alpinism, paraskiing, and helicopter skiing.
"Underwater Sports"	: all forms of diving, in which distinction is made between:
"Leisure Diving"	: practising underwater sports within the so-called leisure limits (in any case including a depth limit of 40 metres).
"Technical Diving"	: practising underwater sports outside the so-called leisure limits, or entailing more risks than leisure diving, including decompression, cave and wreck diving.
"Special Sports"	: other sports entailing a more than average risk, including hunting, mountaineering, klettern, abseilen, speleology, bungee-jumping, parachute jumping, paragliding, hang-gliding, ultra-light flying and gliding.

In the conditions the above definitions are indicated in bold font.

Article 2. Basis

- 2.1. The **Company** shall only provide cover for the categories that have been taken out, evidenced by the cover overview and/ or the insurance certificate. The covers apply up to the maximum amounts stated on the cover overview, with due observance of any possibly stated maximum period, for a maximum of the number of persons stated on the cover overview and up to maximum class mentioned on the cover overview.
- 2.2. Just as many insurances have been taken out as the number of **insured persons** stated in the insurance certificate. An insurance shall only apply to the person whose name it bears; insurances shall not be bridgeable or transferable. Any stipulations set for one insured person shall not apply to the other, unless expressly stated.
- 2.3. The application form stating any -handwritten- comments by the **policyholder** or the **insured person**, and any written data separately provided by the **policyholder** or the **insured person**, shall be part of the insurance(s) taken out and be considered an essential part of the insurance certificate.

- 2.4. The **Company** shall not be due any reimbursement of costs and be entitled to terminate the insurance(s) taken out, without the need to respect any period of notice, at any time it chooses if the application form and the comments, or the separate data, prove to be untrue or if any circumstances were withheld, being of such a nature that the insurance(s) would not or not under the same conditions have been taken out had the **Company** been aware of them.
- 2.5. The **Company** shall reserve the right to (in part or in full) recover any reimbursement paid from any third party, i.e. the costs the **insured person** would also be entitled to reimbursement pursuant to another insurance, act or provision.

Article 3. Validity of the insurance

- 3.1. The insurance policy is only valid if it has been taken out for the entire duration of the journey (journey there, stay, return journey).
- 3.2. The insurance shall only and exclusively be valid for persons who have not yet reached the age of 70 on the effective date of the insurance.
- 3.3. The insurance taken out shall not be valid if the **Company** has already informed the **insured person** in the past not to wish to insure him/her. In such an instance, the **Company** will refund any premium that has already been paid at the **insured person's** request.
- 3.4. All the categories that have been taken out shall be governed by the General Policy Conditions, unless they are deviated from in the category conditions.

Article 4. Validity term, cover period

- 4.1. The validity term of the insurance is the number of days the insurance is in effect (maximum 2 months). The validity term is stated on the insurance certificate. If the validity term is exceeded because the public transport by which the **insured person** is travelling is delayed or because an event has occurred against which the **insured person** is insured (except if such event is covered by the category Additional Cover), the insurance shall automatically remain valid until the time of the first possible return of the **insured person**. When the **Company** prolongs an insurance policy that is already in effect at the **insured person's** request. This insurance policy shall be considered to be a new insurance policy.
- 4.2. The cover period within the validity term of the insurance policy commences as soon as the insured person is within the area covered by the insurance and ends at the time when he/she leaves the area of insurance. This does not apply to the coverage of costs related to the **insured person** being ill; this cover shall only come into effect 48 hours after the insured person's arrival in the area of insurance.

Article 5. Area where the insurance is valid

Depending on the calculated premium and the way the insurance certificate is filled out, the insurance shall be valid in the following insurance areas:

1. EUROPE, as well as the Azores, the Canary Islands, Madeira and non-European countries bordering the Mediterranean. The insurance is also valid during sea voyages between the areas mentioned.
2. THE WHOLE WORLD.

The insurance shall never be valid in the insured person's country of residence.

Article 6. Payment or refund of the premium

The **policyholder** or **insured person** must have paid the premium, fees and any insurance tax within the term set by the **Company** or its designated agent, in the absence of which the insurance shall be invalid; the obligation to payment of the premium, fees and any insurance tax will, however, remain to exist. If the journey would be shorter than the term of validity stated in the insurance certificate, the **Company** will refund a part of the premium and the insurance tax, provided the insured person will claim no reimbursement or payment, or request the Emergency Centre's help.

Article 7. Article 7. General obligations in the event of damage

In the event of damage, the **insured person** or his/ her successors must do the following:

- 7.1. Fully and truthfully fill out the damage form, sign it and send it, together with the insurance certificate, to the **Company**. The damage form can be obtained from the agent with whom the insurance was taken out, or via www.mondial-assistance.nl.
 - 7.2. Do anything possible to limit the damage, follow all the advice given, give full cooperation to the **Company** and the **Emergency Centre**, and not do anything that may damage the **Company's** and the **Emergency Centre's** interests.
 - 7.3. Transfer all claims for reimbursement (up to the amount of the reimbursement) to the **Company**. This is only necessary if the **Company** has not acquired the rights of the **insured person** by paying the reimbursement. The **insured person** shall submit all the evidence of the said claims to the **Company**.
 - 7.4. In order to have the costs incurred reimbursed, it is – in some cases - necessary to obtain the **Company's** and/ or the **Emergency Centre's** prior permission to incur those costs, such as
 - transport by ambulance, taxi, air-ambulance or any other non-public means of transport;
 - additional return travel costs to the Netherlands or to the **country of residence**;
 - a serious accident;
 - hospitalisation for over 24 hours;
 - death.
- In these cases the **Emergency Centre** has to be called immediately, stating the insurance data.
- 7.5. The **insured person** must submit to the **Company** the doctor's certificates, the original invoices of the medical expenses, the carriage and transport costs and the additional travel and/or accommodation expenses, the original undertaker's invoices and any other documents the **Company** wishes to have provided.
 - 7.6. The **insured person** shall do his/her utmost to obtain a refund from the carrier for unused tickets. In addition, he/ she has to be able to demonstrate to the **Company** by submitting evidence that the additional return travel and/ or accommodation costs incurred were necessary. Such evidence includes for instance the announcement of decease and a signed statement of the attending physician in the area of insurance.

If the insured person fails to fulfil said obligations, the Company will not pay any reimbursement.

Article 8. Term within which the damage must be reported

If an event for which one is insured occurs, the **insured person** or his/her successor(s) must report this event to the **Company** within the following term:

- 8.1. If the **insured person** dies: within 24 hours (by telephone, fax or email)
- 8.2. If the **insured person** has to be hospitalised for over 24 hours: within 7 days after the hospitalisation (report in writing, mail fax or email)).
- 8.3. In all other cases: within 28 days after the end of the validity term (report in writing, mail fax or email)).
- 8.4. If the damage is not reported to the **Company** in a timely manner, the **Company** will not pay any reimbursement, unless the **insured person** or his/her successor(s) can prove that it was not, within reason, their fault that it was reported late. The right to reimbursement/ payment shall at any rate be cancelled irrevocably if the **Company** has not received the damage report within 180 days after the event.

Article 9. General exclusions – cancellation of the right to reimbursement

- 9.1. The cover of the insurance does not include any:
 - a. Damage directly or indirectly resulting from acts of war, including armed conflict, civil war, rebellion, internal civil unrest, riots and mutiny. The six above-mentioned types of acts of war, as well as the definitions thereof, are included in the text filed by the Association of Insurers in the Netherlands with the registry of the District Court of The Hague on 2 November 1981. If the **insured person** incurs damage during said events, which is in no way related to such events, the **Company** shall only pay if the **insured person** is able to prove that the damage really had nothing to do with these events.
 - b. Damage which is directly or indirectly related to or caused by the **insured person's** participation in or the conscious attending of a hijacking, strike or act of terrorism.
 - c. Damage which is directly or indirectly related to an attachment and/ or confiscation.
 - d. Damage which is caused by, occurs during or ensues from nuclear reactions, irrespective of how and where the reaction originated.
 - e. Damage which is the consequence of participation in or the committing of an offence or attempts thereto.
- 9.2. There is no entitlement to reimbursement if such circumstances were known or present at the time when the insurance was taken out that it could be reasonably expected that the costs would be incurred.
- 9.3. The right to payment or damages with regard to the entire claim shall be cancelled if the **insured person** or his/ her successor(s) have provided incorrect data or facts.
- 9.4. The right to reimbursement shall only be cancelled with regard to the part of the claim for which the objects and/ or documents requested by the **Company** have not been received within 180 days after the request was made.

Furthermore, the Company does not provide cover for the following cases and/ or the following costs, or any costs resulting from:

- 9.5. The ailing or poor condition of the **insured person** before or at the time of the accident, an existing mental or physical disorder or disease, suicide or an attempt thereto.
- 9.6. Pregnancy and any related costs, with the exception of costs ensuing from complications.
- 9.7. Intentional or gross fault or negligence on the part of the **insured person** or the person interested in the reimbursement.
- 9.8. Participation in misdeeds, rows, fights, dares, participating in expeditions.
- 9.9. Use of alcohol or other narcotics or stimulants, including soft and hard drugs.
- 9.10. Executing other than administrative, commercial or supervisory activities, unless activities of a different nature have also been insured and this is stated explicitly on the insurance certificate.
- 9.11. Violating the safety regulations of (carriers/ transport) companies.

- 9.12. The costs of abortus provocatus.
- 9.13. If the reasons why the **insured person** has travelled to the area of insurance include the intention to have medical treatment there.
- 9.14. During the journey:
 - a. Participating in balloon tours and submarine tours;
 - b. Practising the following sports: boxing, wrestling, karate and other en fighting sports, jiu-jitsu and rugby;
 - c. Participating in competitions and their preparations, such as training;
 - d. Participating in or preparing speed, record and reliability tours with motor vehicles or motor vessels;
 - e. Making use of (leisure) vessels outside the territorial sea, or using non-seaworthy vessels outside the inland waters.
 - f. Using sea vessels outside the territorial sea other than as a passenger. To be insured one has to travel on sea vessels equipped for transporting passengers, such as cruise ships

Article 10. Terrorism risk

For damage due to terrorism, malicious contamination and/ or preventive measures, and any preparatory acts or behaviours thereof, hereafter, both collectively and separately, referred to as the "terrorism risk", the compensation/ payment shall be limited to the payment described in the NHT * Terrorism Coverage Clause Sheet. The settlement of any damage reporting based on the terrorism risk shall be done in accordance with the NHT Claims Settlement Protocol. The Terrorism Coverage Clause Sheet and the Claims Settlement Protocol have been filed with the Registry of the Amsterdam District Court on 10 January 2007 and 12 June 2003 respectively under numbers 3/2007 and 79/2003 respectively. These texts can be viewed or downloaded via www.terrorisneverzekerd.nl, or requested with the **Company**. The exclusion under art. 9.1.b shall remain unaffected.

Article 11. Air travel risk

If the **insured person** is travelling by plane he/she is only insured as a passenger and not as a crew member, flight instructor, apprentice pilot or parachutist. In order to be insured, the **insured person** has to fly with an acknowledged carrier. These planes must be furnished for passenger travel and use acknowledged airports

Article 12. Winter sports/ Underwater sports/ Special (winter) sports

If it appears from the insurance certificate that the **insured person** has also insured him/herself against these risks and if the payable surcharge for this has been paid, this insurance policy shall also apply during **winter sports**, including participation in so-called Gäterennen and Wisbi competitions, **underwater sports** and **special (winter) sports**. Ice-skating and sleigh trips are co-insured without the surcharge.

This cover only shall apply throughout Europe.

The exclusion relating to participating in competitions and their preparations such as training under article 9.14.c, shall remain in full force.

Article 13. Concurring insurances

If, apart from this travel insurance, the **insured person** would in principle be entitled to reimbursement or payment under any other insurance, act or provision, be it from an earlier date or not, such costs will not be covered by this travel insurance. In such case only the damage exceeding the amount to be claimed elsewhere shall be reimbursed or paid.

The **Company** will nonetheless make an advance payment for such damage/costs which in principle are covered by this travel insurance, however, provided the **insured person** will cooperate with the transfer of rights under an insurance running elsewhere to the **Company**.

Article 14. Multiple insurances for the same risk

If the **insured person** has taken out more than one Travel Risk Insurance at the **Company**, the **Company** only needs to pay reimbursement pursuant to one insurance policy. The premium for the other insurance policies will be refunded at the **insured person's** request.

Article 15. Payment of the reimbursements

The **Company** shall pay the reimbursements to the **insured person**, unless he/she has informed the **Company** that they should be paid to someone else. If the insured person has died, the reimbursements will be paid to the legal heirs.

Article 16. Lapse of rights

If the **insured person** or his/her successors submit a claim to the **Company**, the **Company** shall respond by rejecting the claim or (offering) payment as final settlement, or reject the claim. The **insured person's** claim or his/her successors shall be cancelled 180 days after the **Company** has announced its position (payment or rejection), unless a dispute has already been brought before the Court.

Article 17. Correspondence

17.1. Notifications by the **Company** shall be sent to the **insured person** or - if his/her place of residence is not known to the **Company** - to the agent who mediated the conclusion of the insurance, in a legally valid manner.

17.2. In principle, correspondence shall take place in the following languages: Dutch, English, German, French and Spanish. However, the **Company** reserves the right to correspond in the English language at any time.

Article 18. Reclaiming uninsured services and/ or costs

If the **Company** has agreed to pay a reimbursement for costs and/ or services incurred/ granted by the **Company** or by the **Emergency Centre** and which are not covered by the insurance cover (such as in particular the costs of the outer coffin), the **Company** shall have the right to reclaim the costs that it has already paid or to set them off against the reimbursements still to be paid. The **insured persons** are severally liable and under an obligation to pay the claim within 30 days after written notification. In the event of default the **Company** will engage a debt collection agency.

Article 19. Personal data

19.1. When filing for or modifying an insurance, personal data are required which the **Company** will process for entering into and executing insurance contracts; for

* Nederlandse Herverzekingsmaatschappij voor Terrorisemeschaden N.V. – *Netherlands Reinsurance Company for Terrorism Damages*

marketing purposes; for preventing and fighting fraud against financial institutions; for statistic analyses, and to meet any legal obligations.

19.2. On such processing of personal data the "Verwerking persoonsgegevens Financiële Instellingen" [Processing Personal Data Financial Institutions] code of conduct shall apply, indicating the rights and obligations of the parties involved in processing the data. The full text of the code of conduct can be consulted via the website of, or be requested with the Verbond van Verzekeraars, www.verzekeraars.nl, Postbus 94350, 2509 AL Den Haag, telephone: 070-3338500

19.3. The **Emergency Centre** will provide immediate help in case of hospitalisation, serious accident or death as ordered by the **Company**. If, in performing its tasks, the **Emergency Centre** considers a concrete request for help to be necessary, it may ask for data from the **insured person**, his/ her relatives, care-givers on site and/ or the doctor involved, and if necessary directly provide them to the persons involved in the care-giving, as well as to the **Company's** medical advisor. The requesting and providing of medical data shall only be done by or ordered by the **Emergency Centre's** medical advisor.

Article 20. Legal form, supervision and applicable law

20.1. The **Company** is the Dutch branch office of Mondial Assistance International AG, having its registered office in Wallisellen, Switzerland.

20.2. The **Company** is registered with the Netherlands Authority for the Financial Markets under number 12000535, and is authorised by De Nederlandsche Bank N.V.

20.3. Any and all insurances entered into with the **Company** shall be ruled by Dutch law.

Article 21. Disputes.

Any disputes arising from this insurance agreement shall be submitted to the competent Netherlands Court, unless the parties agree to another way to resolve the conflict. Any possible costs which the **insured person** has to incur in connection with this (e.g. travelling to the Netherlands to attend the court hearing), shall be for the **insured person's** own account.

The insured can only derive rights from the Dutch version of the General Policy Conditions.

For complaints arising from this agreement, the **insured person** can apply in writing to the **Company's** Board and/ or to: Stichting Klachteninstituut Financiële Dienstverlening, Postbus 93257, 2509 AG Den HAAG, telephone n°. 0900-3552248, www.kifid.nl.

CONDITIONS PER CATEGORY

Category I

S.O.S. COSTS

These category conditions shall also be governed by the General Provisions, unless they are deviated from in these category conditions.

Article 1. Nature and scope

The **Company** shall reimburse any additional travel and/ or accommodation and/ or other costs incurred with permission from the **Emergency Centre** as described in the following articles, up to the maximum amounts stated in the cover overview of the insurance that has been taken out, also with due observance of any maximum period stated there, for the maximum number of persons mentioned on the cover overview and up to maximum the class mentioned on the cover overview, if they are the direct consequence of:

- Sickness, accident or missing of the **insured person** (Article 5).
- Death of the **insured person** (Article 6)
- Sickness, accident and/ or death of an uninsured relative of the **insured person** (Article 7).
- Death of a co-insured **travel companion** of the **insured person** (Article 8).
- Damage to property of the **insured person** in the **country of residence** (Article 9).
- Forced delay (Article 10).

Article 2. Stipulations relating to additional travelling and accommodation costs

- In these category conditions, the term 'accommodation costs' shall be taken to mean: the costs of accommodation and meals. The costs the **insured person** would normally have incurred for necessary meals will be deducted from the reimbursement for additional accommodation costs. This deduction is 20% of these reasonably incurred costs.
- As to such "extra travelling costs" it shall apply that if the **insured person**, while incurring them, has made use of his/ her private motor vehicle, the reimbursement stated in the cover statement shall be granted.

Article 3. Reimbursement to co-travelling family members/ travel companions

A precondition for reimbursement to **family members** and **travel companions** is that they have taken out a travel insurance with the **Company** for the same period.

Article 4. Help from the Emergency Centre

- In case of an event insured under this category the **insured person** shall be entitled to help from the **Emergency Centre**, including:
 - Organizing any (medically necessary) transport;
 - Ensuring any necessary (medical) accompanying during the (return) journey;
 - Providing advice and any help the **Emergency Centre** deems useful and necessary.
- The **Emergency Centre** will provide its services:
 - Within reasonable periods of time, in consultation with the **insured person** or his/ her representatives;
 - To the extent any government regulations or other external conditions do not prevent this.
- The **Emergency Centre** will make any efforts and take any steps it may reasonably be expected to in order to meet any arrangements made. For any obligations the **insured person** has entered into, the responsibility for meeting such obligations is with the **insured person**.
- If any costs resulting from the provision of help are not covered by the insurance, the **Emergency Centre** shall be entitled to require any necessary financial guarantees.
- Except from its own faults and shortcomings, the **Emergency Centre** shall not be liable for any damage resulting from faults and shortcomings of any third party called in for providing help, which shall not limit such third parties' own liability.

Article 5. Sickness, accident or missing of the insured person

If the **insured person** falls ill or suffers an accident in the insurance area, the **Company** shall reimburse:

- To the insured person and to his/her co-travelling family members and one travel companion*, provided that such costs are medically necessary in the opinion of the physician engaged by the **Company**, and are the direct consequence of the sickness or accident:
 - The necessary additional accommodation costs during the cover period of the insurance;
 - The necessary additional accommodation costs after the intended duration of the stay;
 - The necessary costs of the return journey by ambulance, taxi or public transport either to the Netherlands or to the **country of residence**, insofar as such costs exceed those of the originally intended return journey.

If the **insured person's** health condition prevents him/ her to travel by ambulance, taxi or public transport, the **Company** shall reimburse the costs of the return journey by air-ambulance to either the Netherlands or the **country of residence**. Such return travel shall only be insured if the **Company** has granted its prior approval. The medical necessity of returning by air-ambulance will be determined by the physician the **Company** has engaged, in

concert with the doctor involved in the insurance area. In any case there will be a medical necessity if returning the **insured person** by air-ambulance will save his/her life, reduces and/ or prevents the chance of disability. If the **insured person** is entitled to return by air-ambulance he/ she shall not be entitled to reimbursement of any of the above additional travelling costs. However, the costs of transport from the hospital to the airport in the insurance area and from the airport to the hospital of his/her choice in either the Netherlands or the **country of residence** will be reimbursed (including the costs of any medical supervision). If the insurance is taken out and/or has entered into force while the **insured person** already was under medical treatment in the insurance area, these costs shall not be reimbursed.

5.2. *To the co-travelling family members and one travel companion of the insured person:*

If the insured person is hospitalised due to the illness or the accident: any additional transport costs required for visiting the hospital.

5.3. *To family members of the insured person:*

If the local doctor involved considers the **insured person** to be in a critical condition due to the illness or the accident:

- the costs of coming over from either the Netherlands or the **country of residence**, as well as the return journey by public transport to the Netherlands or to the **country of residence**;
- any necessary accommodation costs.

5.4. *To the insured person or his/ her beneficiary or beneficiaries:*

Any costs the local competent authorities consider to be incurred for the localization and/ or saving of the **insured person** in case he/ she is missing. These costs will also be reimbursed in case the local authorities suspect an accident has occurred.

Article 6. Death of the insured person

If the **insured person** would die in the insurance area due to a disease or an accident, the **Company** shall reimburse:

6.1. *To any beneficiary:*

The costs of the body to the former **country of residence**, including the costs of the inner coffin and the costs of any documents required for the transport.

6.2. *To any co-travelling family members and one travel companion of the insured person:*

Any necessary costs for returning to the **country of residence** by public transport, to the extent such costs exceed those of the originally planned return journey.

6.3. *To any beneficiary or relatives:*

If the body is not returned to the former **country of residence** of the **insured person**, the funeral (or cremation) costs in the insurance area and the cost for having relatives come over will be reimbursed for a maximum of 3 days to either the Netherlands or the **country of residence**, up to the amount that would have been reimbursed in case of transport of the body to the former **country of residence** of the insured person.

Article 7. Sickness, accident and/ or death of a non co-travelling relative of the insured person

If the **insured person** must prematurely return to either the Netherlands or to the **country of residence** because a **relative** in the 1st or 2nd grade has died, or (to a doctor's judgement) has a life-threatening disease or has been critically wounded, the **Company** shall reimburse:

To the insured person and to his/ her co-travelling family members and one travel companion:

Any necessary costs for returning to the **country of residence**, to the extent such costs exceed or differ from those of the originally planned return journey. The **insured person(s)** must travel by private or public transport.

Article 8. Death of a co-insured travel companion

If the **insured person** has lost his/ her **travel companion** due to death, the **Company** shall reimburse:

To relatives of the insured person:

- the costs of having them come over either from the Netherlands or from the **country of residence** of the **insured person**, as well as the return journey by public transport;
- any necessary accommodation costs.

Article 9. Damage to property of the insured person in the country of residence

If any serious damage has occurred to property of the **insured person** in the **country of residence** (in particular to real estate, inventory, household goods or merchandise caused by fire, theft, explosion, storm, thunder strike or flooding), and the **insured person** is therefore required to prematurely return to the **country of residence**, the **Company** shall reimburse:

To the insured person, as well as to his/ her co-travelling family members and one travel companion:

Any necessary costs for returning to the **country of residence**, to the extent such costs exceed or differ from those of the originally planned return journey.

Article 10. Forced delay

If the **insured person** is forced to stay in the area of insurance after the end of the validity term, but only if this is caused by a carrier strike, airport personnel strike, mist, natural disaster, avalanche, being snowed in or flooding, the **Company** will reimburse, until the first next opportunity to return,

To the **insured person**:

- 10.1. The part of the extra travelling costs by public transport exceeding the costs of the originally planned return journey.
- 10.2. The necessary extra accommodation costs.

A precondition for this reimbursement is that said causes of the delay did not occur before or during the start of the journey and were not known or to be expected at such time.

Article 11. Extra reimbursements

Moreover the **Company** shall reimburse (if it appears from the cover overview):

Telecommunication costs: any necessary telecommunication costs resulting from an insured event in this category.

Category II MEDICAL EXPENSES

These category conditions shall also be governed by the General Provisions, unless they are deviated from in these category conditions.

Article 1. Nature and scope

The **Company** will reimburse the medical expenses the **insured person** has to incur due to an illness or disease that occurred during the insurance's cover period, up to the insured amount stated on the cover overview below the insurance taken out.

Medical expenses exclusively include:

- Doctor's and specialists' fees;
- The costs of hospitalisation;
- The costs of the operation and the use of the operating theatre;
- The costs of X-rays and radiation treatment prescribed by the doctor;
- The costs of medicine, bandages and massage prescribed by the doctor;
- The costs of the insured person's medically necessary transport (including transport form a ski run) to and from doctors and the nearest hospital.

Said costs will only be reimbursed if the doctor, the specialist and/ or the hospital are acknowledged by the competent institutions.

Article 2. Reimbursement of medical expenses

The **Company** will reimburse:

- 2.1. The expenses mentioned in Article 1, of medical assistance in the area of insurance. This reimbursement will commence on the day the treatment starts and will continue until the first possible return opportunity of the **insured person** to the **country of residence**. The **insured person** shall never be entitled to a reimbursement exceeding 180 days. If the **insured person** has returned to the Netherlands, assisted by the **Emergency Centre**, in connection with a serious disease, accident or death (see the category S.O.S. COSTS), the cover shall end at the point in time when the **insured person** has returned to the Netherlands.
- 2.2. The forearm or auxiliary crutches or wheelchair purchased or rented on medical prescription, provided that these costs have been incurred within 90 days after the sickness arose and/ or the accident happened.
- 2.3. The costs of prostheses (except teeth prostheses), if the **insured person** has to purchase them in the area of insurance as a consequence of an accident at a specialist's prescription.

Article 3. Reimbursement of dentist costs

The **Company** will reimburse:

- 3.1. The dentist costs as a consequence of an accident that happens during the cover period, if the **insured person's** natural teeth are damaged. The precondition is, however, that these costs have been made within 365 days after the accident.
- 3.2. The dentists costs as a consequence of an accident that happens during the cover period, if the **insured person's** artificial teeth and/or his/her artificial tooth elements need to be replaced or repaired. The precondition is, however, that the treatment could not be postponed until after the **insured person's** return in the **country of residence**.

Article 4. Uninsured risk

To all costs under Article 1 the uninsured risk stated in the cover overview shall apply.

Article 5. Special stipulations

- 5.1. The **insured person** has to have him/herself treated or nursed in ways that are not unnecessarily expensive and which are in accordance with his/her current insurance/facility. If the **insured person** has no insurance elsewhere, the **Company** shall limit the reimbursement of hospitalisation to the costs of hospitalisation of the lowest class.
- 5.2. If the **insured person** is hospitalised for over 24 hours, the **Company** will only reimburse the treatment if it could not be postponed until after the **insured person's** return to the **country of residence**.

Article 6. Special exclusions

The **insured person** will not be indemnified for medical expenses in the following cases:

- 6.1. If the sickness is related to the use of medicine/preparations to decrease or increase body weight.
- 6.2. If the insurance policy has been taken out or has come into effect whilst the **insured person** was already under medical treatment, the costs of such continued or prescribed treatment will not be reimbursed.
- 6.3. The costs of an operation will not be reimbursed if the operation could have been postponed until after the **insured person's** return to the **country of residence**.

Category III ADDITIONAL COVER

These category conditions shall also be governed by the General Provisions, unless they are deviated from in these category conditions.

Article 1. Travel documents

If the passport, visa or other official travel document is lost or stolen, the costs of the purchase of a laissez-passer, a visa replacement or another travel document replacement with which the **insured person** can continue the journey will be reimbursed, except travel accommodation and telecommunications costs. This reimbursement shall never exceed the amount stated on the cover overview below the insurance taken out.

Article 2. Clothes and toiletries replacement

The **Company** will reimburse clothes and toiletries replacement insofar as they have to be purchased during the insurance's cover period, because the registered luggage was missing or delayed during public transport within the area of insurance. This reimbursement shall never exceed the amount stated on the cover overview below the insurance taken out.

Damage to accommodation

If the **insured person** is responsible for damage to a hotel, bungalow, caravan or other accommodation he/she is officially staying at or the inventory thereof, inflicted by him/her personally outside the Netherlands, the **Company** will reimburse such damage, however except damage to the body of the caravan, folding caravan, camper or boat arisen during driving or boating. The precondition is that it was not intentional or caused by gross negligence. Damage to a safe rented outside the Netherlands during the trip due to losing the key to such safe will also be reimbursed. The **Company** will only reimburse damage exceeding the franchise stated on the cover overview. This reimbursement shall never exceed the amount stated on the cover overview below the insurance taken out.

GENERAL POLICY CONDITIONS TRAVEL RISK CANCELLATION INSURANCE

P-TRIAV09

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Article 1. Definitions.

In the conditions of this insurance the following definitions shall apply:

"Company" :	Mondial Assistance International AG, with offices at Poeldijkstraat 4, 1059 VM in Amsterdam.
"Policyholder" :	the person or entity having entered into the insurance agreement with the Company .
"Insured Person" :	the person indicated as such in the insurance certificate.
"Family Members" :	the Insured Person's spouse and any children belonging to the household up to 21 years of age.
"Relatives" :	the Insured Person's spouse, parents (in-law), children, brothers (in-law), sisters (in-law), grandparents and grandchildren.
"Country of Residence" :	the country in which the Insured Person resides according to his passport, visa or other official travel document.
"Travel Companion" :	any person travelling with the Insured Person .
"Travel Sum" :	the total of any amounts payable and/or paid for bookings and reservations of transport and/or accommodation.
"Insured Amount" :	the full Travel Sum as stated in the insurance certificate.

In the conditions the above definitions are indicated in bold font.

Article 2. Purpose and scope.

The **Company** guarantees to pay any **insured person** the amount described in the Articles 4, 5 and 6 up to the maximum **insured amount**, in the event of:

- 2.1. Cancellation of the insured travel or rent arrangements,
 - 2.2. The premature ending or interruption of these travel or rent arrangements,
 - 2.3. Delay in the departure from and of these travel and rent arrangements, He/she is insured under the terms and conditions mentioned in the General Policy Conditions Travel Risk Cancellation Insurance.
- The insurance is strictly personal and cannot be transferred. There are as many policies as the number of **insured persons** stated on the insurance certificate. The stipulations that apply to a particular **insured person** do not apply to others, unless this is explicitly stated.

Article 3. Insured events.

The reimbursements mentioned in Article 2 shall only be paid if the damage is directly and exclusively caused by the following unforeseen events that occurred during the insurance's term of validity:

- 3.1. The death of the **insured person**, his/her serious illness or serious injury caused by an accident, provided that this has been medically established by the attending doctor/specialist.
- 3.2. The death of a **relative** of the **insured person** who is not travelling with the **insured person**, or his/her life-threatening illness or life-threatening injury caused by an accident as established by a physician.
- 3.3. Serious damage to the **insured person's** property or the property of the company where he/she is employed, by fire, theft, explosion, storm, lightning, or flooding, so that his/her presence is urgently required;
- 3.4. Damage caused by fire, storm, lightning or flooding to the insured holiday accommodation of the **insured person**, rendering a stay at such place impossible. A precondition for this is, however, that the owner/lessor of the holiday accommodation concerned refuses to pay a reimbursement;
- 3.5. The private vehicle with which the journey was to be made from the Netherlands, has been lost or damaged within 3 weeks before the commencement of the journey, due to an external cause, such as theft, collision, fire or explosion and cannot be repaired or replaced. The precondition for this, however, is that the vehicle is not older than 5 years;
- 3.6. The **insured person** must re-sit an exam at the time of the insured travel or rent arrangement and the exam cannot be postponed. A precondition for this, however, is that this concerns a re-sit of an exam for the completion of a multi-year education;
- 3.7. The **insured person** cannot be vaccinated due to medical reasons, whilst this is mandatory for the journey or the stay at the destination. A precondition for this, however, is that the **insured person** only found out that he/she could not be vaccinated after the insurance's effective date;

- 3.8. The ship, bus, train or plane by which the **insured person** is travelling to the Netherlands departs later than stated on the transport document or the travel documents, due to transport technical reasons, as a consequence of which the **insured person** is unable to make the journey booked from the Netherlands. A precondition for this is, however, that the booked journey from the Netherlands starts 24 hours after the original planned arrival of the **insured person** in the Netherlands, which must be evidenced by submitting a transport document or travel documents;
- 3.9. The ship, bus, train or plane departs later to the **insured person's** destination stated on the travel document due to transport technical reasons, so that the **insured person** departs later than at the time and/or date stated on the transport document or the travel documents;
- 3.10. The **insured person** arrives at the destination later than stated on the transport document or the travel documents due to the ship, bus, train or plane being delayed during the journey due to transport technical reasons;

Article 4. Reimbursement of cancellation costs

If the **insured person** has to cancel the travel or rent arrangement due to an event mentioned in the Articles 3.1 - 3.8, the **Company** shall reimburse:

- 4.1. The amount to be paid by the **insured person** to the travel agent, carrier or lessor. If rent is concerned, the costs will only be reimbursed if renting out (fully or in part) to third parties was not possible.
- 4.2. The costs of rebooking to a later date and/or the additional travel expenses incurred by the **insured person** in order to prevent total cancellation. The reimbursement shall never exceed the amount that would have been charged in the event of cancellation.
- 4.3. The possible increase of the original **travel sum** in the event of partial cancellation of hotel and/or apartment packages if not all the **insured persons** have cancelled. The reimbursement shall never exceed the amount that would have been charged if all the **insured persons** had cancelled.

Article 5. Reimbursement for discontinuance or interruption

If the **insured person** has to discontinue or interrupt the travel or rent arrangement due to one of the events mentioned in the Articles 3.1 - 3.4, the **Company** shall pay:

- 5.1. A proportional reimbursement on the basis of the **travel sum** of the number of full, unused holiday days, if the **insured person** has to be hospitalised for over 24 hours, however, with a maximum of 40 days;
- 5.2. A proportional reimbursement on the basis of the **travel sum** of the number of full, unused holiday days except the return travel day(s), if the **insured person** is forced to return prematurely to the country which, according to his/her passport, visa or other official travel document is his/her **country of residence**. The **Company** shall reimburse up to a maximum of 40 days and only if the lessor or travel agent has not refunded any amount. If the **insured person** has been refunded part of the amount, the **Company** shall augment this sum.

Article 6. Reimbursement in connection with delay in departure

If, in a travel or rent arrangement of over 3 days within the area of insurance, a delay in the departure to the destination occurs as described in the Articles 3.9 and 3.10, the **Company** shall pay a proportional reimbursement on the basis of the **travel sum**. The following maximum amounts shall apply in this respect:

8 to 20 hours' delay	:	1 day reimbursement
20 to 32 hours' delay	:	2 days reimbursement
32 hours' delay or more	:	3 days reimbursement.

These reimbursements for damage are not included in the cover if:

- A. Only the transport costs to and from the destination are insured and not the accommodation costs at the destination;
- B. The insured arrangement concerns a tour, except for departure delay as described in Article 3.9.

Article 7. Reimbursement paid to family members travelling with the insured/ travel companions of the insured

The **Company** shall pay to:

- 7.1. The **family members** travelling with the **insured person**, if they are insured on the same insurance certificate, the reimbursement mentioned in the Articles 4 and 5.2;
- 7.2. The **family members** travelling with the **insured person**, as well as one **travel companion**, if they are insured on the same insurance certificate, the reimbursement mentioned in Article 5.1;
- 7.3. A maximum of 3 families and 3 **travel companions** (not **family members**) travelling with the **insured person**, if they are insured on the same insurance certificate, the reimbursements mentioned in Articles 4 and 5.2.

Article 8. Validity of the insurance.

- 8.1. The insurance is exclusively intended for persons who have not reached the age of 70 on the effective date of the insurance.
- 8.2. The insurance only applies to journeys booked in the Netherlands. The reimbursements mentioned in the Articles 4, 5 and 6 are therefore only paid if the event they pertain to is directly connected with the journey booked in the Netherlands.
- 8.3. The insurance must have been taken out within 7 days after the travel or lease arrangement was booked.

Article 9. Validity term of the insurance

The insurance shall come into effect on the date mentioned on the insurance certificate under the heading 'issued in' and shall end immediately after the period of the travel or lease arrangement stated on the insurance certificate or immediately on the date on which the journey is cancelled.

Article 10. Area of insurance.

The insurance is valid for travel and lease arrangements worldwide.

Article 11. Premium payment.

The premium shall be paid to the **Company** or to the agent it has appointed before or on the effective date of the insurance. If this stipulation is not complied with, the insurance shall not be valid. The premium will never be repaid.

Article 12. Insured amount.

The highest **insured amount** is the full **travel sum** stated on the insurance certificate, however, with a maximum of €5,000 per **insured person**. The maximum **insured amount** per insurance certificate and/or travel group shall never exceed the amount of €50,000.

Article 13. Obligations in the event of damage.

In the event of damage the **insured person** or his/her successor(s) must do the following:

- 13.1. Inform the agent with which the insurance has been taken out of the cancellation of the travel and/or rent arrangement within 3x24 hours after the insured incident;
- 13.2. Send a signed, fully and truthfully filled out damage form, plus the original insurance certificate, to the **Company**. These documents must be in the **Company's** possession within 14 days after cancellation or discontinuance and/or interruption of the arrangement, and, in the event of a delay in the departure, within 14 days after the end of the journey;
- 13.3. Demonstrate to the **Company** the entitlement to payment by submitting statements; such as a doctor's certificate, a cancellation costs receipt and any other evidence and information the **Company** deems necessary. If the **Company** deems this necessary, the **insured person** shall apply to an independent physician. If the **insured person** has to discontinue his/her journey for medical reasons, he/she shall submit a statement by the local attending physician, who has advised the premature return. This statement must demonstrate that the premature return was medically necessary;
- 13.4. Transfer any and all recovery or damage claims (up to the amount of the reimbursement) to the **Company**. This is only necessary if the **Company**, after paying the reimbursement, has not acquired the rights of the **insured person**. The **insured person** shall make all the evidence available to the **Company** upon the **Company's** first request.

The entitlement to reimbursement is forfeited if the above-mentioned obligations are not complied with or are not complied with in a timely manner.

Article 14. Exclusions.

The **Company** shall not provide cover in the event of:

- 14.1. Any damage, which:
 - a. Directly or indirectly results from acts of war, including armed conflict, civil war, rebellion, internal civil unrest, riots and mutiny. The six above-mentioned types of acts of war, as well as the definitions thereof, are included in the text filed by the Association of Insurers in the Netherlands with the registry of the District Court of The Hague on 2 November 1981. If the **insured person** incurs damage during the above-mentioned events, which is in no way related to such events, the **Company** shall only pay if the **insured person** is able to prove that the damage really had nothing to do with these events.
 - b. Is directly or indirectly related to or caused by the **insured person's** participation in or the conscious attending of a hijacking, strike or act of terrorism.
 - c. Is directly or indirectly related to an attachment and/or confiscation.
 - d. Is caused by, occurs during or ensues from nuclear reactions, irrespective of how and where the reaction originated.
 - e. Is the consequence of participation in or the committing of an offence or attempts thereto.
 - 14.2. Damage related to the use of alcohol and/or narcotics and/or stimulants, including soft and hard drugs.
 - 14.3. Damage related to the **insured person's** pregnancy.
 - 14.4. Cancellation, discontinuation or interruption of the travel and/or rent arrangement or delay in the departure or arrival as a consequence of or related to other events than those mentioned in Article 5.
- The following stipulations also apply:
- 14.5. There is no entitlement to reimbursement if such circumstances were known or present at the time when the insurance was taken out that it could be expected that the journey would have to be cancelled, respectively interrupted.
 - 14.6. The right to payment or damages with regard to the entire claim shall be cancelled if the **insured person** or his/her successors have provided incorrect data or facts.
 - 14.7. The right to damages shall be cancelled if the **insured person** fails to respond within 180 days after receiving notification from the **Company**.

Article 15. Terrorism risk

For damage due to terrorism, malicious contamination and/or preventive measures, and any preparatory acts or behaviours thereof, hereafter, both collectively and separately, referred to as the "terrorism risk", the compensation/payment shall be limited to the payment described in the NHT* Terrorism Coverage Clause Sheet. The settlement of any damage reporting based on the terrorism risk shall be done in accordance with the NHT Claims Settlement Protocol. The Terrorism Coverage Clause Sheet and the Claims Settlement Protocol have been filed with the Registry of the Amsterdam District Court on 10 January 2007 and 12 June 2003 respectively under numbers 3/2007 and 79/2003 respectively. These texts can be viewed or downloaded via www.terrorisneverzekerd.nl, or requested with the **Company**.

The exclusion under art. 14.1.b shall remain unaffected.

Article 16. Lapse of rights.

If the **insured person** or his/her successor(s) submits a claim to the **Company**, the **Company** shall respond by rejecting the claim or (offering) payment as final settlement. The **insured person's** or his/her successor(s)'s claim shall be cancelled 180 days after the **Company** has announced its position (rejection or payment), unless a dispute has already been brought before the court.

Article 17. Correspondence.

- 17.1. Notifications by the **Company** shall be sent to the **insured person** or - if his/her place of residence is not known to the **Company** - to the agent who mediated the conclusion of the insurance, in a legally valid manner.

- 17.2. In principle, correspondence shall take place in the following languages: Dutch, English, German, French and Spanish. However, the **Company** reserves the right to correspond in the English language at any time.

Article 18. Personal data.

- 18.1. Any personal data provided with the filing or modification of an insurance shall be processed by the **Company** for entering into and the execution of insurance contracts and the management of any resulting relations, including the prevention and fighting of fraud, and of any activities aimed at extension of the customer base.
- 18.2. On such processing of personal data the "Verwerking persoonsgegevens Financiële Instellingen" [Processing Personal Data Financial Institutions] code of conduct shall apply, indicating the rights and obligations of the parties involved in processing the data. The full text of the code of conduct can be consulted via the website of, or be requested with the Verbond van Verzekeraars, www.verzekeraars.nl, Postbus 94350, 2509 AL Den Haag, telephone: 070-3338500.

Article 19. Legal form, supervision and applicable law

- 19.1. The **Company** is the Dutch branch office of Mondial Assistance International AG, having its registered office in Wallisellen, Switzerland.
- 19.2. The **Company** is registered with the Netherlands Authority for the Financial Markets under number 12000535, and is authorised by De Nederlandsche bank N.V.
- 19.3. Any and all insurances entered into with the **Company** shall be ruled by Dutch law.

Article 20. Disputes.

Any disputes arising from this insurance agreement shall be submitted to the competent Netherlands Court, unless the parties agree to another way to resolve the conflict. Any possible costs which the **insured person** has to incur in connection with this (e.g. travelling to the Netherlands to attend the court hearing), shall be for the **insured person's** own account.

The **insured person** can only derive rights from the **Dutch** version of the General Policy Conditions.

For complaints arising from this agreement, the **insured person** can apply in writing to the **Company's** Board and/or to: Stichting Klachteninstituut Financiële Dienstverlening, Postbus 93257, 2509 AG Den HAAG, telephone n°. 0900-3552248, www.kifid.nl.

* Nederlandse Herverzekeringsmaatschappij voor Terrorisemeschaden N.V. – *Netherlands Reinsurance Company for Terrorism Damages*