

General conditions cancellation fund

Article 1. Definitions.

In the conditions of this cancellation fund, the following terms are used:

"Insured" : the person mentioned as such on the insurance certificate.

"Partner" : the husband/wife of the insured, or the person with whom the insured cohabits on a permanent basis (at least 1 year counting from the start of the insurance).

"Family" : insured and partner and/or (foster or step) children of the insured living at home.

Family members:

"1st degree" : partner, parents (in law), children (in law), as well as foster and/or step-parents and children of the insured.

"2nd degree" : brothers, brothers-in-law, (in)sisters, foster and/or stepbrothers and sisters, grandparents and grandchildren of the insured.

"Travel companion" means a person traveling together with the insured.

"Sum insured" : the full rental sum as stated on the insurance certificate and on which the premium paid has been calculated.

Article 2. Purpose and scope.

The Fund guarantees any insured compensation up to a maximum of the insured amount in the event of

2.1 cancellation of booking

2.2 cancellation and interruption of the stay

This insurance is strictly personal and non-transferable. There are as many insurances as there are insured persons on the insurance certificate. What has been stipulated for one insured does not apply to the other, unless this has been explicitly stated.

Article 3. Insured events

The compensation referred to in Article 2 shall only be paid if the damage is directly and exclusively caused by the following uncertain events occurring during the period of validity of the insurance:

- 3.1** the insured party has died, has become seriously ill or has suffered serious accident damage, provided that this has been medically established by the attending doctor/specialist within 24 hours of cancellation at the latest;
- 3.2** a relative of the insured in the 1st and 2nd degree has died, in the opinion of a doctor has become life-threateningly ill or has suffered a life-threatening accident injury;
- 3.3** pregnancy of the insured person, provided that this has been medically established by the attending physician/specialist;
- 3.4** a medically necessary operation which a non-travelling family member of the insured person has to undergo unexpectedly. This event is not insured if the family member in question is on a waiting list for the operation
- 3.5** operation of the insured person in connection with the transplantation of a donor organ;
- 3.6** property (immovable property, inventory, household effects, or merchandise) of the insured person in the Netherlands or the company in the Netherlands where he/she works has been seriously damaged by fire, theft, explosion, storm, lightning strike, or flood so that his/her presence is urgently required; the insured party can submit an official rental contract, which clearly shows the foregoing;
- 3.7** death, serious illness or serious accident injuries of family or friends of the insured party living abroad, as a result of which the intended stay of the insured party with this person is not possible
- 3.8** the insured person has become unwillingly unemployed and can submit a dismissal permit, issued in connection with economic reasons;
- 3.9** the private means of transport by which the trip was to be made has been lost or damaged within 30 days prior to the start of the trip or during the outward journey to the holiday destination by an external cause, such as theft or collision, as well as fire or explosion. A condition is that the means of transport could not be replaced or repaired before the start of the trip;
- 3.10** after unemployment for which a benefit was received and for school-leavers, insofar as the departure date is after 31 May following the year of leaving school, the insured person has accepted employment of at least 20 hours per week for a period of at least one year or for an indefinite period of time. A condition is that the date of commencement of employment falls within 90 days before the end of the period of validity of the insurance;
- 3.11** the insured person may not, for medical reasons, be vaccinated and/or may not take any medication, while this is compulsory for the trip or the stay at the destination;
- 3.12** the insured person unexpectedly acquires a rental home, the rental of which commences either during the period of the insured rental arrangement or in the period of 30 days prior to the commencement of the insured rental arrangement. Condition is, however, that the insured party can submit an official rental contract, which clearly shows the foregoing;
- 3.13** permanent breakdown of the marriage of the insured party, for which, after the booking of the lease or rental arrangement, divorce proceedings have been instituted. The dissolution of a cohabitation agreement laid down in a notarial deed that was valid at the time when the insurance was taken out shall be considered to be a final break-up of the marriage. The request for divorce or dissolution must be submitted to the court or the notary public within 4 weeks after cancellation;;
- 3.14** If a pet of the insured person (exclusively dog, cat or horse) dies, becomes life-threateningly ill or suffers a life-threatening accident injury within 7 days before the start of the insured rental period. In the event of cancellation, in addition to the usual documents, a medical or death certificate from a veterinary surgeon must be submitted, which must also show that the pet concerned was in good health at the time when the insurance was taken out;
- 3.15** The Insured is seconded for work-related purposes, deployed unexpectedly. mentioned in clause 3.15 is unavoidable.

Article 4. reimbursement of cancellation costs

If the insured party has to cancel the hire arrangement as a result of an event referred to in article 3, the fund will reimburse the amount already paid.

Article 5. compensation for cancellation or interruption

If the insured party has to return to his/her place of residence or stay before the originally planned date of return as a result of an event referred to in Article 3, the fund will pay:

If the "calamity fund" has been taken out: a proportionate payment for the number of whole unused holiday days, with the exception of the return journey day(s), on the basis of the sum insured and the intended duration of the journey. The fund will reimburse a maximum of 90 days.

Article 6. Reimbursement in the event of hospitalisation

If the insured party has to be admitted to or stay in a hospital during the insured rental period, the fund will pay:

If the "calamity fund" has been taken out: a proportional reimbursement, based on the insured amount, over the number of whole unused holiday days, up to a maximum of the intended duration of the trip, but never more than 90 days. A whole day of unused holidays will in this case be deemed to be a day if the insured party must be hospitalised for at least 8 consecutive hours.

Article 7. period of validity of the insurance

The fund takes effect on the date stated on the reservation as the date of issue and ends immediately after the end date of the rental arrangement stated on the reservation form or immediately on the date on which the trip is cancelled

Article 8. obligations in the event of damage

8.1 In the event of damage, the insured person or his/her assignees must do the following within 3 x 24 hours after the insured event, notify the campsite of the cancellation of the rental arrangement;

8.2 Prove to the campsite the right to payment by submitting statements; a doctor's certificate, an employer's certificate, a cancellation costs invoice and any other evidence and information deemed necessary by the campsite may serve as such.

If the above obligations are not fulfilled, or not fulfilled in time, the right to compensation lapses.

Article 9. exclusions

The campsite does not provide cover in the event of

9.1 damage that is

- directly or indirectly related to acts of war, which is understood to mean armed conflict, civil war, revolt, internal civil commotion, riots and mutiny. The six forms of acts of war referred to, as well as the definitions thereof, form part of the text filed by the Dutch Association of Insurers on 2 November 1981 at the office of the District Court in The Hague. If the insured suffers loss or damage during the aforementioned events, which has no connection whatsoever with those events, the camp site will only pay out if the insured can prove that the loss or damage was actually unrelated to those events;
- is directly or indirectly related to or caused by the participation of the insured party in or wilful attendance of hi-jacking, hijacking, strike or terror;
- is directly or indirectly related to seizure and/or confiscation;
- is caused by, occurs during or results from atomic reaction, irrespective of how and where the reaction has occurred;
- is the result of participating in or committing criminal offences or attempting to do so.

9.2 damage in connection with the use of alcohol, narcotics or stimulants, including hard and soft drugs.

9.3 Cancellation, cancellation or interruption of the rental arrangement or delay in departure or arrival as a result of or related to events other than those mentioned in article 3.

It also applies that:

9.4 there is no entitlement to compensation if, at the time the fund was concluded, circumstances were known or present such that it could be expected that the trip would have to be cancelled or interrupted.

9.5 The right to payment or compensation in respect of the entire claim lapses if the insured person or those entitled thereto have provided incorrect information or facts.