

Temporary Cancellation Insurance



Insurance Product Information Document

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Product : Ardennes Etape Policy

This document is not tailored to your individual needs and the information and obligations contained herein are not exhaustive. For any additional information concerning the rights and obligations of the insurance company and the insured, please refer to the pre-contractual and contractual documentation for the insurance product selected.. (Ref. Doc : 12/2023)

What is this type of insurance ?

If you book a trip and are unable to travel unexpectedly, the tour operator or travel agency usually does not reimburse the full cost of the trip. This temporary insurance provides cover for the part you do not get reimbursed or for the extra costs you have to incur to change your trip before your departure. This insurance covers one specific travel. You can take out insurance for yourself and your household provided they are usually resident and domiciled in Belgium, the Netherlands or the Grand Duchy of Luxembourg.



What is insured ?

The travel cancellation or modification costs booked via Ardennes Etape, consisting of

- ✓ **Accommodation costs :** costs relating to the rental of accommodation for the duration of the trip, stay or travel; which are invoiced to the insured before his/her departure on the journey, including the optional costs, such as, parking costs, restaurant costs (breakfast / half board / full board), safe deposit box rental costs, internet connection, extra bed, transfer costs to and from the railway station or airport, pet reception, etc .
- ✓ **Leisure costs :** during the insured's trip or stay (internships, lessons, competitions, shows, events, excursions, etc.) and which are charged to the insured prior to his/her departure on the trip.

The following events are considered to be covered by the transformation and travel cancellation, provided that they comply with the eligibility conditions set out in the General Terms and Conditions, including

- ✓ Illness, accident, death of the insured person or of relatives of the insured up to the 3rd degree;
- ✓ Pregnancy, provided that the trip is planned during the last 3 months of the pregnancy and this pregnancy was not known at the time of booking
- ✓ Redundancy, Involuntary unemployment, new employment contract;
- ✓ Withdrawal of the insured's holidays granted;
- ✓ Re-examination
- ✓ Divorce or separation;
- ✓ Substantial material damage to the home
- ✓ The total loss or immobilisation of the private vehicle during the week before the departure date;
- ✓ The refusal of a visa;
- ✓ The cancellation of a travel companion as a result of an event insured (in this contract or another travel cancellation insurance contract)

Pro-rata compensation for untaken holidays in case of

- ✓ Illness, accident or death of an insured
- ✓ Early return of the other insured
- ✓ Hospitalization of your legal or de facto spouse, father, mother, child, brother, sister, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law
- ✓ Death of legal or de facto spouse, parents, parents-in-law, children, children-in-law, brothers, brothers-in-law, sisters, sisters-in-law, paternal and maternal grandparents, paternal and maternal grandparents of your spouse, paternal or maternal great-grandparents, paternal or maternal great-grandparents, grandchildren and grandchildren of your spouse
- ✓ Bankruptcy of the insured's company

Who is insured ?

All persons named in the special terms & conditions provided they are domiciled and usually resident in Belgium, the Netherlands or the Grand Duchy of Luxembourg

***For a complete overview of cover, limits and exclusions, please refer to the General Terms and Conditions.**



What is not insured ?

Are excluded

- ✗ Events not specifically covered in the general terms and conditions ;
- ✗ Events following the use of alcohol or drugs or any other substance not prescribed by a physician that alters behavior;
- ✗ pre-existing illnesses in a terminal or very advanced stage of persons who are not covered by the contract at the moment of booking the trip;
- ✗ A voluntary intervention in a pregnancy;
- ✗ An earthquake, volcanic eruption, tidal wave, flood or other natural disaster;
- ✗ Terrorist attacks, wars, insurrections, riots, strikes;
- ✗ Incidents or accidents occurring in the course of motor trials (races, rallies, competitions, endurance trials etc.) where you are present as a driver or to assist a driver...);
- ✗ Thermal, mechanical, radioactive and other effects as a result of a change in the atomic particles or radioisotope radiation;
- ✗ Financial insolvency;
- ✗ Delays caused by recurrent and predictable traffic issues;
- ✗ Travel/stay of less than 1 night in Belgium;
- ✗ Cancellation or modification of a trip that has already begun;



Are there any restrictions on cover ?

- ! Trips and stays booked before the subscription of cancellation insurance and whose start date is scheduled less than 30 days after the entry into force are not covered
- ! The cover " travel modification " and " travel cancellation " start at the time of subscription of the insurance contract and end at the start of the travel concerned.
- ! Only costs contractually invoiced by Ardennes Etape may be reimbursed
- ! The cost of the travel modification may not exceed the cost of a travel or holiday cancellation.
- ! The "travel cancellation" guarantee may not exceed the maximum insured amount of EUR 10 000 per person and per booking



Where am I covered ?

- ✓ Belgium



What are my obligations ?

Underwriting commitments

- To give us honest, accurate and complete information

Commitments during the term of the contract

- To inform Ardennes Etape as soon as possible that you want to change or cancel your trip , so that it can issue a cancellation invoice

Commitments in the event of travel cancellation and modification

- to inform us immediately that you are unable to travel and give us the declaration you provided to Ardennes Etape
- to provide us with a copy of the booking and the invoice for your travel;
- to provide us with the original cancellation invoice issued by Ardennes Etape;
- to provide us with all receipts, statements and documents indicating the reason for your guaranteed cancellation;
- to give correct answers to our questions about the occurrence of the insured events and send us all relevant information and/or documents;
- to take all necessary and useful measures to minimize the modification or cancellation costs



When and how do I pay ?

The premium must be paid no later than the last day before the start date of the cover. Payment can be made by bank or credit card.



When does the cover start and end?

The travel cancellation and travel modification cover takes effect on the date indicated in the special terms and conditions and ends at the start of the travel concerned.



How do I cancel the contract?

The contract is for a period of less than one year and automatically expires on the date indicated.

If the contract is taken out for more than 29 days, the policyholder may cancel the contract by registered letter within 14 days of the insurer's acknowledgement of receipt of the application for insurance or the pre-signed policy.