

Insurance product information document (IPID)
International travel insurance tourism & business

Company : Anker Insurance Company n.v. having its registered office at Paterswoldseweg 812 at 9728 BM Groningen. Anker is registered with the Autoriteit Financiële Markten (AFM) (The Dutch Authority for the Financial Markets) under number 12000661 and is authorized by De Nederlandsche Bank (DNB).

Product : International travel insurance tourism & business (ITVI)

This document provides a summary of the main coverage and exclusions. It is not personalized to your specific individual needs. Complete information about this product is provided in the certificate of insurance and policy terms and conditions (e.g. regarding data protection).

What is type of insurance?

The insurance covers EU/EEA residents who travel outside of their home country or permanent residency Country and foreign individuals who travel into the EU/EEA for a maximum duration of 365 days (e.g. for touristic or business reasons), excluding US territories and Canada. The insurance plan will cover acute illness and accident, in- and outpatient treatments, medical evacuation, search and rescue, trip cancellation, repatriation of mortal remains, death capitals and third party liability until the insured returns to the home country.



What is insured

- ✓ Emergency treatments only
- ✓ Sickness & accident
- ✓ In-patient treatments
- ✓ Out-patient treatments
- ✓ Prescribed medication
- ✓ Cancellation trip (comfort-premium)
- ✓ Luggage (comfort-premium)
- ✓ Repatriation
- ✓ Assistance 24/7
- ✓ Accidental death capital

- ✓ Personal liability

What is Not insured

- ✗ Pre-existing conditions
- ✗ Maternity & delivery
- ✗ Non emergency treatments
- ✗ High risk sports

Are there restrictions on the cover

- ! Home country not covered
- ! US territories and Canada not covered
- ! Max. entry age 70 year old
- ! Insurance sum limitations
- ! Policyholders with Swiss residence are excluded
- ! Trip cancellation while the application was made later then 7 days after the trip was booked.



Where I am covered

You are covered worldwide, however, outside the home country. And US territories and Canada are not covered.



What are my obligations

It is advised to take all necessary measures to take as lowest possible your claims. This will avoid any premiums adaptation of the insurance plan. You must provide honest, accurate and complete

information during the whole duration of your contract. Admission to a hospital must always be notified in advance to the Alarm Service. If the insured has chosen and visited a hospital and / or doctor without consulting the Alarm Service prior to the visit, this is viewed as a breach of obligations and may have consequences on the reimbursement of the claim. In case of an emergency you can contact the Alarm Service via +3150 520 9780. In the event of a claim, you must notify the Claims Department as soon as possible via +3150 520 9974.



When and how do I have to pay

The premium must be paid by credit card or bank transfer before the effective date of the insurance policy. The insurance policy is delivered once the full amount is credited on the bank account of a company designated by Anker Insurance Company n.v. or if the credit card payment was successfully authorized.



When does the cover start and end

The start and end date of your insurance contract is mentioned on your insurance policy. The contract starts at earliest at the date where your insurance premium is fully paid.



How do I cancel the contract

You take out the insurance for a specific period of time and therefore cannot cancel it. The contract is valid until the last date stated on your insurance policy. This product does not provide for automatic renewal. If you want to renew then a new contract must be purchased.