

Insurance product information document (IPID)

International travel Schengen visa insurance

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 Schengen visa insurance (ITVS)

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?

This insurance is aimed at tourists and professionals who travel within Schengen area for a maximum duration of 182 days. 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.



What is insured

- ✓ Emergency treatments only
- ✓ Sickness & accident
- ✓ In-patient treatments
- ✓ Out-patient treatments
- ✓ Prescribed medication
- ✓ Search and rescue
- ✓ Transport
- ✓ 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
- ! Insurance sum limitations
- ! Max. age 70 year old
- ! 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

The insurance covers people who are temporarily staying in the countries of the Schengen area up to a maximum of 182 days.



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. 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.