

Emergency Call Centre Assistance

For **direct assistance**, for hospitalization, serious accident or death as well as breakdown relating to one's private vehicle and/or non-performance of the driver, recall to the Netherlands and replacement accommodation, you must immediately contact the **Emergency Call Centre** (open day and night):

Telephone + 31 (0) 20 – 5 92 97 91

Travel doctor + 31 (0) 20 – 5 92 91 41 on working days from 09.00 to 17.00
Here you can ask questions about your health or medicines during your trip.

Personal assistance: medical@allianz-assistance.nl
Breakdown assistance: automotive@allianz-assistance.nl

For general matters /questions: klantenservice.kroller@aon.nl
For damage/loss-related matters: schadeservice.kroller@aon.nl

Website: www.allianz-assistance.nl/reisverzekering

The Emergency Call Centre will in all fairness provide the necessary assistance as soon as possible. This occurs with proper consultation. However, government regulations or other conditions may prohibit this.

Costs and assistance that you arrange yourself are for your own expense.

The Emergency Call Centre is not liable for errors or the shortcomings of others. This does not diminish the liability of the other parties.

The Emergency Call Centre provides immediate help for hospitalization, a serious accident or death. If the Emergency Call Centre considers it necessary, it can ask for information from an insured, family members, emergency workers and/or the acting doctor. And give this information to the persons involved in offering the assistance.

It may also give this information to the medical adviser.

Guide to the policy conditions

A. Explanation of the cover

- Art. 1 Who is insured?
- Art. 2 What kind of travel is insured?
- Art. 3 From when are you insured?
- Art. 4 Where is the insurance valid?
- Art. 5 How long may the trip last?
- Art. 6 What we expect from you?
- Art. 7 Other insurance
- Art. 8 What is (also) not insured?
- Art. 9 Take good care of your things
- Art. 10 When must you pay back compensation?
- Art. 11 Definition of terms

B. Content of the cover

- Art. 12 SOS assistance
- Art. 13 Accidents and Special Sports Accidents
- Art. 14 Luggage, Money & Comprehensive Sports Equipment
- Art. 15 Medical costs
- Art. 16 Winter sports and special sports
- Art. 17 Legal assistance
- Art. 18 SOS car help
- Art. 19 Cancellation and Tailor-made Trip Cover
- Art. 20 Assistant Services

CONTINUOUS TRAVEL AND CANCELLATION INSURANCE CONDITIONS

KOV REI

In case of doubt or discussion, the stipulations in the Dutch version shall apply.

These special conditions are supplementary to the *Algemene Voorwaarden KOV ALG* (KOV ALG General Terms and Conditions).

A. Explanation of the cover**Art. 1 Who is insured?**

The insured are the persons stated on the policy schedule.
The insurance also applies if the insured go on holiday separately.

Art. 2 What kind of travel is insured?

The insurance only applies to private travel, such as:

- holidays with a recreational character;
- following a course;
- light voluntary work;
- a private trip during a business trip.

Art. 3 From when are you insured?

- The start date of the insurance is stated on the policy schedule.
- The cover starts in each case when an insured and/or the luggage leaves the home address for a trip and ends upon the return to the home address.

Art. 4 Where is the insurance valid?

- The insurance is valid throughout the entire world.
- If Europe is stated on the policy schedule, then the validity is limited to the countries of Europe. This includes the Azores, the Canary Islands, Madeira and the non-European countries on the Mediterranean. The cover also applies to Russia, up to the Urals and the Caucasus. Sea travel between the regions named is also included under the cover.
- The SOS car help is only valid in countries listed on your International Motor Insurance Card (green card).
- In the Netherlands, the insurance is valid:
 - for a trip lasting several days with a stay in a hotel, port or on a campsite or bungalow park. The cover does not apply if the stay is at a fixed address;
 - if your trip in the Netherlands is part of a foreign trip;
 - on dry ski runs or assault courses in the Netherlands. This only applies to the *Ongevallen en Medische kosten* (Accidents and Medical Expenses) cover. This cover must be included under the policy. You must also have taken out the cover for *'Wintersport en bijzondere sporten'* (Winter sports and Special Sports). This cover only applies when participating in skiing or snowboarding.

Art. 5 How long may the trip last?

Trips lasting maximum sixty consecutive days are insured. Unless another number of days is stated on the policy schedule.

Art. 6 What we expect from you?

Every insurance has its rules. You must observe these rules. We expect that you :

- contact us as soon as possible in the event of a loss/damage.
Do this:
 - if an insured dies within 24 hours. You can do this by telephone or e-mail;
 - if an insured must be hospitalized for longer than 24 hours in a hospital, within 7 days of admission. You can do this by post or e-mail;
 - in all other cases within 28 days of first returning to the Netherlands. If you have a valid reason for not doing so, a period of maximum 180 days from the date of return to the Netherlands applies.
- respond to our suggestions. A period of maximum 180 days applies for this;
- give us the right and necessary information and make yourself cognizant of all the relevant important information;
- follow the instructions of the Emergency Call Centre;

- e. comply with the law;
- f. look after your things properly;
- g. do everything possible to limit the loss/damage;
- h. send us everything we ask for.

Note: if you do not comply with the rules, you will not be insured. We will therefore not compensate the loss/damage and will stop the insurance.

Art. 7 Other insurance

Are you entitled to compensation based on another insurance, law or scheme?

- a. Then you will not be compensated via our insurance.
- b. We will compensate the loss/damage that is not covered by the other insurance, law or scheme.
- c. For a payout upon death and/or invalidity caused by an accident, this limitation does not apply.
- d. If we do however compensate loss/damage or pay out expenses in advance at your request, you will transfer the right to compensation flowing from another insurance, law or scheme to us at that moment.

If you have taken out several insurances with us for the same risk, then we will never pay out more than twice the insured amount.

Art. 8 What is (also) not insured?

We will offer no help and will not compensate any loss/damage, if it was caused by the following activities:

- a. Participation in an offence. Or because you have breached a safety regulation;
- b. Intentional act, gross negligence or omission. This also includes (attempted) suicide;
- c. Participation in crimes, quarrels and fights;
- d. Excessive alcohol consumption or drug abuse;
- e. Flying with non-approved airline companies;
- f. If you participate as a member of a flight crew;
- g. Participation in competitions or preparations for them;
- h. Participation in balloon flights and underwater trips by submarine;
- i. Exercising the following sports: boxing, wrestling, karate and other martial arts, jiu jitsu and rugby;
- j. Dangerous acts (risky enterprises) and participation in expeditions;
- k. When it concerns winter sports and/or special sports.
Unless explicitly covered by the insurance.

Note: recreational diving, ski cross-country, skating and sledging trips are not excluded. You do not need to take out any extra '*Wintersport en bijzondere sporten*' (Winter sports and special sports) cover for this.

But your own or rented (winter) sport equipment is only insured if '*Wintersport en bijzondere sporten*' (Winter sports and special sports) is covered by the policy or if covered via the '*Uitgebreide sportuitrusting*' (Comprehensive sports equipment) insurance.

In addition, we do not offer any help or compensation if you:

- l. were not sufficiently careful. You must have taken reasonable measures to avoid the loss/damage. See art. 9 'Take good care of your things';
- m. have intentionally provided us with incorrect information when taking out the insurance or in the event of a claim. This includes not cooperating in settling the claim;
- n. have not passed on important information or changes;
- o. have possessions seized or declared confiscated;
- p. are already compensated for the loss/damage based on a scheme, law or other insurance. Or by which you would be compensated for if you were not insured with us;
- q. would in fairness expect the expenses. For example, due to a current illness or infirmities;
- r. participate in a hijacking, skyjacking, strike or act of terror or are knowingly or wilfully party to it;
- s. travel on a ship outside territorial waters other than as passenger.

Art. 9 Take good care of your things

The insurance is only valid if you take sufficient care.

You must have done your best to prevent theft, loss, misplacement or damage. This is a difficult subject, as it often depends on the specific situation.

Our point of departure is whether you could have, in fairness, taken better measures to prevent the loss/damage. If this was not the case, then we will not pay compensation.

A few more examples of situations in which the loss/damage will not be paid are given below. We do not compensate loss/damage, if:

- a. you leave things behind unattended;
- b. you leave digital/electrical equipment, travel documents, valuables or money unattended out of hands' reach. This also applies if these items are kept in the luggage compartment of the means of transport. Or kept unattended in an inadequately secured room;
- c. you leave your things behind in the car or another motor vehicle unattended. You are insured if the car is locked up properly and your possessions are not visible from the outside. Moreover, the loss/damage must have occurred between 07.00 and 22.00 and there must be evidence of a break-in;
- d. money or valuables are stolen from a tent, caravan, pleasure boat, car or other means of transport;
- e. valuables are stolen from a caravan, camper or a pleasure boat, unless they were kept in a safe and there is evidence of a break-in;
- f. digital/electrical equipment is stolen from a camper, caravan or a pleasure boat, unless these items were kept in a properly secured storage space and there is evidence of a break-in;
- g. digital/electrical equipment is stolen from a tent;
- h. luggage, which has been loaded into a car and/or caravan/camper is stolen before departure to the end destination. This also applies if the whole vehicle is stolen.

Art. 10 When must you pay back compensation?

We require your cooperation in paying back compensation already paid. We will ask you to pay back compensation already paid in the following cases:

- a. Is another party liable for your loss/damage?
Then we are entitled to ask for the return of the compensation we have paid from the other party.
- b. If we determine later that a loss/damage is not insured after all, then we may ask for the compensation back.

Art. 11 Definition of terms

There are three places where terms used are explained.

Definitions of the terms used are given in the *Algemene voorwaarden KOV ALG* (KOV ALG General Terms and Conditions). Terms that are used in the text of the cover are explained there.

And hereunder you will also find a few definitions of terms that are used in these conditions.

11.1 Emergency Call Centre

The Company is the Dutch branch of AGA International SA, also acting under the name Mondial Assistance, with its registered office in Paris, France and located at Poeldijkstraat 4, 1059 VM in Amsterdam, The Netherlands; the Company is registered with the Chamber of Commerce (number 33094603), the Financial Markets Authority and possesses a licence from the De Nederlandse Bank N.V.

11.2 Special winter sports

Winter sports that are accompanied by an above-average risk, including ice climbing, skeleton, bobsleighting, ice hockey, speed skiing, speed races, skijoring, ski jumping, ski flying, figure jumping with freestyle skiing, alpine skiing, para-skiing and heli-skiing.

11.3 Special sports

Sports that are accompanied by an above-average risk, including hunting, mountain climbing, mountaineering, abseiling, potholing, bungee jumping, parachuting, paragliding, hang-gliding, ultra light flying and gliding.

11.4 Course

A course lasting just a short period of time, where personal development is central. So no course that is an extension of one's profession or choice of school studies.

11.5 Family members of the 1st degree

Partner, parents (in-law), children and partners of your children.

11.6 Family members of the 2nd degree

Grandchildren, grandparents, brothers(-in-law) and sisters(-in-law).

11.7 Family members

Partner with whom the policyholder cohabits and/or live-at-home children of the insured up to 27 years' old.

11.8 You

The insured persons.

11.9 You/Policyholder

The person who has entered into the insurance agreement.

- 11.10 Light voluntary work**
Voluntary work where the work is administrative, commercial or supervisory.
- 11.11 Necessary expenses**
Costs that are incurred for items, goods, services and actions that cannot be postponed until after one's return to the Netherlands.
- 11.12 Partner**
Spouse or person with whom one has cohabited for at least 1 year.
- 11.13 Private travel**
Travel or stay of a recreational character. These trips therefore have nothing to do with profession, company, function, study, traineeship or other work.
- 11.14 Recreational diving**
Exercising underwater sport within the recreational limits (in any case within a depth of 40 metres).
- 11.15 Technical diving**
Exercising underwater sport outside the recreational depth limits of 40 metres, including decompression, cave and wreck diving.
- 11.16 The insured**
You/policyholder and the family members stated in the policy schedule. All the insured must be registered in the Netherlands. And must be resident there.
- 11.17 Winter sport**
Any sport that depends on snow and/or ice with a normal risk.
- 11.18 Residence**
The residence of the policyholder in the Netherlands. As stated in the Municipal Personal Records Database.
- 11.19 Business trip**
Trip or stay associated with profession, company, function, study, traineeship or other work.

B. Content of the cover

The damage/loss insured will be compensated up to maximum the insured amount and applies per person and per event unless otherwise indicated.

Art. 12 SOS assistance
You are insured for this.

We pay the necessary expenses for assistance. However, you must get permission from the Emergency Call Centre beforehand. Below you can see for which events we reimburse the expenses. The cover applies per insured person, unless otherwise stated.

The compensation also applies to family members and one travel companion of the insured who also has travel insurance with us, but who is not listed on the same policy.

<p>The insured</p>	<ul style="list-style-type: none"> • In the event of illness or an accident abroad we insure the extra costs of: <ul style="list-style-type: none"> - accommodation; - transport for a hospital visit; - a return trip to a place of abode in the Netherlands per ambulance, taxi and/or public transport. • Are you in mortal danger due to illness or an accident? And our medical adviser confirms this? Then we compensate for maximum two family members not included under the policy: <ul style="list-style-type: none"> - the costs of coming over and return to the Netherlands by public transport; - the accommodation costs for maximum ten days. • For tracing and/or rescue if you are missing, we compensate: the costs that must be incurred according to the local competent authorities. • If you die abroad, we compensate: <ul style="list-style-type: none"> - extra costs for the return trip of the insured to the Netherlands by public transport; - transport costs of the mortal remains to the Netherlands. 	<p>€ 75 per day € 75 per policy per trip</p> <p>Necessary expenses</p> <p>Necessary expenses € 75 per day</p> <p>Necessary expenses</p> <p>Necessary expenses Necessary expenses</p>
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	<ul style="list-style-type: none"> - or the costs of a burial or cremation abroad up to maximum the costs of the transport of the mortal remains to the Netherlands. This is including the costs for the coming over and accommodation for maximum ten days of two family members. • In the event illness, accidents or death of family members of the 1st and 2nd degree not accompanying the travelling party, we reimburse the extra costs of: <ul style="list-style-type: none"> - travelling back to the Netherlands by public transport; - returning to the holiday destination, for maximum four persons. If they return three days before the planned end of the trip. • If you are travelling alone, because your travel companion died abroad, we reimburse, for a family member not insured under the policy, the following: <ul style="list-style-type: none"> - the costs of coming over and return to the Netherlands by public transport; - the accommodation costs for maximum ten days. • For serious damage to your property in the Netherlands, we reimburse: the extra costs of travelling back to the Netherlands by public transport. • In the event of a forced delay (caused by a natural disaster or a strike of the transport companies), we reimburse the extra costs of: <ul style="list-style-type: none"> - a return trip to the Netherlands by public transport; - accommodation. • Is the holiday accommodation uninhabitable? Then we will reimburse the extra rental costs: <ul style="list-style-type: none"> - for maximum three weeks, if this occurs within seven days before the trip occurs; - in the event of cancellation during the cover period (up to the contemplated period of the stay). • In the event of an insured event, the following is also insured: <ul style="list-style-type: none"> - telecommunication costs; - sending medicine; - return trip costs for a pet by public transport. 	<p>€ 75 per day</p> <p>Necessary expenses</p> <p>Necessary expenses</p> <p>Necessary expenses € 75 per day</p> <p>Necessary expenses</p> <p>Necessary expenses € 75 per day</p> <p>€ 75 per day</p> <p>€ 75 per day</p> <p>€ 100 per event Necessary expenses Necessary expenses</p>
Excess	None	
Not insured	<ul style="list-style-type: none"> • Assistance and costs incurred without permission from the Emergency Call Centre. • Costs incurred by illness or an accident without medical necessity. • For a more detailed overview, read article 8 'What is (also) not insured?'. 	
Special circumstances	<ul style="list-style-type: none"> • Travelling companion insured elsewhere: Did you have to incur costs because of an illness or an accident involving a travelling companion not insured under the policy? Then we will reimburse your extra costs as well. Of course, equal to any costs that would apply if the travelling companion was insured with us. This travelling companion must have a valid insurance that offers no cover for your costs. • We only reimburse transport by air ambulance to the Netherlands , if: <ol style="list-style-type: none"> 1. you cannot travel by ambulance, taxi or public transport; 2. this can save your life and/or the reduce the risk of invalidity; 3. we have given you permission beforehand. • Do you want to have your medically necessary transport to the closest hospital reimbursed? Then you must have the 'Medical costs' cover. • We will send medicines, if: <ul style="list-style-type: none"> - there are no local alternatives; - this is necessary due to illness, an accident, loss or theft. <p>Note: we will not send any medicines if you have forgotten your own medicines. Or if you have taken too little with you.</p> 	
In the event of loss/damage	<ul style="list-style-type: none"> • If you need help, contact the Emergency Alarm Centre. • For a more detailed overview, read article 6 'What we expect from you?'. 	
Terms	<ul style="list-style-type: none"> • Travelling companion: a person who travels out and back with you. • Medical necessity: this is the case if a doctor determines that a medical treatment cannot wait until after one's return to the Netherlands. • Public transport: personal transport that is publically accessible, i.e. to anyone who wishes to use the transport service. 	

Art. 13 Accidents and Special Sports Accidents

The policy schedule shows which parts you have insured yourself against in this category.

13.a Accidents

Is this on the policy schedule? Then you are insured for this.

Insured	<ul style="list-style-type: none"> • Death resulting from accident. • We limit the payout for motorbike/scooter riding; • Permanent invalidity resulting from an accident. • We limit the payout for motorbike/scooter riding. 	Maximum payout € 25,000 € 6,000 € 75,000 € 25,000
Excess	None	
Not insured	<ul style="list-style-type: none"> • Invalidity due to an existing illness or defect. • Special winter sports, special sports and technical diving. • See: article 8 'What is (also) not insured?' 	
Special situations	<ul style="list-style-type: none"> • The medical adviser determines the degree of permanent invalidity. He does this based on the information from the treating doctor(s). Or we employ an independent doctor for this. We use the tables from the American Medical Association if we determine permanent functional invalidity. • We take into consideration the degree to which an insured was an invalid before the accident. • If you have taken out several accident insurances with us, we never reimburse more than €125,000. 	
Upon death or invalidity	<ul style="list-style-type: none"> • If you die within two years after the accident as a consequence of this, we will pay out the amount for death. If we have already paid an amount for permanent invalidity, we will deduct this. • If the degree of permanent invalidity cannot be determined within two years, then we may postpone payment. In this case, we will pay statutory interest over the amount that we have not yet paid out. • We never pay out more than the insured amount. Even if it concerns a number of accidents together. • Is death caused by an accident? Then the heirs must permit that we perform an autopsy on the mortal remains. Otherwise there is no cover. • Have you had an accident? Then you must submit to a medical examination by our medical expert. Or you submit to an examination in a hospital that we appoint. • A doctor must declare whether there is a risk of permanent invalidity. This must occur within twelve months of the accident. Otherwise we cannot pay out any compensation. • Upon death we pay the payout to the legal heirs. They must submit an attestation of admissibility to the estate. Neither the State of the Netherlands nor creditors who are not heirs have a claim to the payout. • In the case of permanent invalidity, we pay the payout to you. This occurs after the degree of permanent invalidity has been definitively determined. • For a more detailed overview read article 6 'What we expect from you?' 	
Terms	<ul style="list-style-type: none"> • Accident: a sudden, external violent force on the body of the insured. This leads directly and exclusively to physical injury or the death of the insured. A doctor must be able to determine this. With this we also mean: sunstroke, freezing, drowning and exhaustion, starvation, dehydration and being stranded. 	

13.b Special sports accidents

Is this on the policy schedule? Then you are insured for this.

Insured	<p>During special winter sports, special sports and technical diving.</p> <ul style="list-style-type: none"> • Death caused by an accident. • Permanent invalidity caused by an accident. 	Maximum payout € 5,000 € 25,000
Excess	None	
Not insured	<ul style="list-style-type: none"> • Invalidity caused by an existing illness or infirmity. • For a more detailed overview, read article 8 'What is (also) not insured?' 	
Special situations	<ul style="list-style-type: none"> • You can ask for a payout for the same accident just once. Receiving a payout according to the cover for 'Ongevallen' (Accidents) and according to the cover for 'Ongevallen bij verhoogd risico' (Accidents at higher risk) is not possible for the same accident. 	
Upon death or invalidity	<ul style="list-style-type: none"> • For an overview read 'Upon death or invalidity' under 13.a. 	
Terms	<ul style="list-style-type: none"> • For an overview, you can read 'Terms' under 13.a. 	

Art. 14 Luggage, Money and Comprehensive Sports Equipment

The policy schedule shows which parts you have insured yourself against.

Money and Comprehensive Sports Equipment cover can only be taken out in addition to the Luggage cover. Note the special condition: 'Take good care of your things' (art.9).

14.a Luggage

You are insured for this.

Options chosen	The options you have chosen are indicated on the policy schedule.	Budget	Comfort	Premium
Insured	<p>1. Theft, lost or damaged</p> <ul style="list-style-type: none"> - Digital/electrical equipment including accessories - maximum - per object - Other luggage, maximum per object - Things bought during the trip - Gifts for others <p>2. Damage to accommodation (maximum)</p> <p>3. Lost/delayed arrival of luggage</p> <ul style="list-style-type: none"> - Replacement clothing and/or toiletries 	<p>Maximum up to: € 1,000</p> <p>€ 500</p> <p>n/a</p> <p>€ 350</p> <p>€ 200</p> <p>€ 200</p> <p>€ 350</p> <p>€ 250</p>	<p>Maximum up to: € 3,500</p> <p>€ 1,750</p> <p>n/a</p> <p>€ 500</p> <p>€ 350</p> <p>€ 350</p> <p>€ 500</p> <p>€ 350</p>	<p>Maximum up to: € 5,000</p> <p>€ 3,500</p> <p>€ 1,750</p> <p>€ 1,000</p> <p>€ 500</p> <p>€ 500</p> <p>€ 1,000</p> <p>€ 500</p>
Excess	<ul style="list-style-type: none"> • Per person, per trip • For replacement clothing and/or toiletries • For travel documents 	<p>€ 50</p> <p>None</p> <p>None</p>	<p>€ 50</p> <p>None</p> <p>None</p>	<p>None</p> <p>None</p> <p>None</p>
Not insured	<ul style="list-style-type: none"> • Photos, documents and securities. This includes objects with an artistic or collectors' value. • Work-related items, i.e. items that you use for your profession or company. • Items that are borrowed, lent, rented or placed in the custody of persons other than yourself or a co-insured. • Damage caused by slow-operating influences. For example: wear and tear and insects. • Damage due to a defect of or in the things themselves. • Disfigurements, such as scratches, dents and spots. • Means of transport and parts thereof, such as motor vehicles, trailers, caravans including awnings, aircraft and boats. A bicycle is insured, and we consider this to be other luggage. • Theft, loss or damage to money. • Breaking of breakable objects. This is insured if it is caused during an accident with a vehicle, or by a break-in, theft, robbery or fire. • For a more detailed overview, read article 8 'What is (also) not insured?'. 			
Special situations	<ul style="list-style-type: none"> • Digital equipment and travel documents must be carried with you as hand luggage during transport. • We see objects that together form a kit as one object. For example, cameras, lenses, filters, tripods and carry bags. • Own or rented (winter) sports equipment or special equipment is only insured if 'Wintersport en bijzondere sporten' (Winter sports and special sports) is also insured. 			
In the event of loss/damage	<ul style="list-style-type: none"> • Has something been lost, stolen or is missing? Then you must immediately report this to the police in the place where it happened. If you are staying in a hotel, also report this to the hotel management. In the event of damage or theft during transport, you must report this to the transport company. • We reimburse the costs of repair (repair costs). But we may also compensate the damage (partly) in kind. • You will receive damages if the damage cannot be repaired, in the event of loss, missing items or theft. We base the compensation on the new value. For things that are older than a year, we deduct an amount for depreciation. If the repair costs are above this amount, we reimburse the amount that the item is still worth. • We never pay more than the insured object originally cost. • For a more detailed overview, read article 6 'What we expect from you?'. 			
Terms	<ul style="list-style-type: none"> • Luggage: these are the things that you take with you on a trip as the insured for personal use. • Travel documents: driving licence and vehicle registration certificate, registration plates, transport permits that are especially bought for use during the trip, identification papers, tourist cards, passports, laissez-passers, ski passes and visas. The costs of repurchasing are reimbursed, with the exception of travel, accommodation and telecommunication costs. • Digital/electrical equipment: <ol style="list-style-type: none"> a. photo, film, video/DVD equipment. Including any associated visual, audio and information carriers; b. audio and visual equipment. This includes music carriers, including iPods and MP3-players, and navigation equipment that is not built into the car; c. computers. Also including: organisers including peripherals, software and any associated visual, audio and information carriers; d. telecommunication equipment. For example: mobile telephones, Smartphones, iPhones (including accessories). This also applies if it is equipped with a photo or video camera; e. radio and televisions. 			

	<ul style="list-style-type: none"> • Valuables: these are valuable items. For example, jewellery, watches, furs, precious stones, pearls, binoculars and objects of gold, silver or platinum. • Replacement value: this is the amount that you need to replace the object. Here it concerns an object of the same type and quality.
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14.b Money

Is this on the policy schedule? Then you are insured for this.

Insured	You are insured for: € 750 per policy, per trip and € 1,500 per policy, per year.
Excess	€ 50 per policy per trip
Not insured	<ul style="list-style-type: none"> • Theft of money from a car or another means of transport. • Did you not make an official report? And you cannot show in another way that something belonged to you? Then theft, loss or damage of money is not insured. • For a more detailed overview, read article 8 'What is (also) not insured?'
Special situations	• If money is included under the policy, this is stated on the policy schedule and it is additionally covered by the Luggage insurance.
In the event of loss/damage	• See 14.a, under luggage.
Terms	• Money: with this we mean cash.

14.c Comprehensive sports equipment

Is this on the policy schedule? Then you are insured for this.

Insured	€ 2,500 worth of equipment for personal recreational use taken with you on the trip, purchased and sent out in advance and evidenced by a receipt.
Excess	• The excess is indicated at 14.a, under luggage.
Not insured	• For an overview you can read article 8 'What is (also) not insured?'
Special situations	<ul style="list-style-type: none"> • If sports equipment is included under the policy, this is stated on the policy schedule and it is additionally covered by the Luggage insurance. • We make no distinction between digital/electrical equipment associated with the sports equipment and the sports equipment itself. • Winter sports equipment is only insured if '<i>Wintersport en bijzondere sporten</i>' (Winter sports and special sports) is included under the policy.
In the event of loss/damage	• See 14.a, under luggage.
Terms	• Sports equipment: these are things for the recreational performance of winter sports and special sports, underwater sports, hiking, bicycle sport, golfing, skating, rollerblading and inline skating, canoe and (wind-/kite) surfing, hand-bow and crossbow sport, racket and ball sports, equestrian sport and other sports. Except for the sports equipment of the sports for which it was previously mentioned that they are not insured.

Art. 15 Medical costs

You are insured for this.

We reimburse the costs of doctors, specialists and hospitals according to the overview below. These costs must have been incurred as a result of an illness, accident or disorder. It must concern regular medicine that is recognised by the competent authorities.

	General	Budget	Comfort	Premium
Insured	Medical costs of doctors, specialists and hospitals, recognised by competent bodies. <ul style="list-style-type: none"> • Abroad: <ul style="list-style-type: none"> - Doctors and hospital costs - Crutches and wheelchair - Prosthetics due to an accident - Dentistry costs due to an accident - Dentistry costs for emergency treatment • In the Netherlands: <ul style="list-style-type: none"> - Doctors and hospital costs - Crutches and wheelchair - Aftercare costs after an accident - Dentistry costs due to an accident - Dentistry costs for emergency treatment • Medically necessary transport to closest hospital: <ul style="list-style-type: none"> - per taxi, ambulance or air ambulance. • Illness or accident - pets abroad <ul style="list-style-type: none"> - Medical costs per policy, per year 	Necessary costs € 150 € 250 € 250 € 250 € 250 € 500 € 100 € 1,000 € 250 € 250 Necessary costs € 250	Necessary costs € 250 € 500 € 500 € 500 € 500 € 150 € 1,000 € 500 € 250 Necessary costs € 250	Necessary costs € 350 € 750 € 750 € 750 € 500 € 200 € 2,000 € 750 € 250 Necessary costs € 250
Excess		None	None	None

Not insured	<ul style="list-style-type: none"> • If you are not insured in the Netherlands for medical costs. • Costs for a treatment that is not medically necessary. • Costs of medicine use to change body weight. • Costs to continue an ongoing treatment. • Pregnancy, unless there are complications. • If the treatment could have been delayed until after the first possible return to the Netherlands. • Unnecessarily expensive treatment. • For a more detailed overview, read article 8 'What is (also) not insured?'
In the event of loss/damage	<ul style="list-style-type: none"> • For the following, explicit permission is needed from the Emergency Call Centre: <ul style="list-style-type: none"> - transport connected with illness or an accident; - hospitalization longer than 24 hours. Report this within seven days to the Emergency Call Centre.
Terms	<ul style="list-style-type: none"> • Medical necessity: this is the case if a doctor determines that a medical treatment cannot wait until after the first possible return to the Netherlands. • Medical costs are exclusively monetary payments for doctors (fees) and costs of: <ul style="list-style-type: none"> - hospitalization; - operation and use of operation theatre; - prescribed X-rays and radiation treatments; - prescribed medicines, dressings and massage; - medically necessary transport, including any medically necessary evacuation and transport from a ski run.

Art. 16 Winter sports and special sports

Is this on the policy schedule? Then you are insured for this.

Damage resulting from Winter sports and/or special (winter) sports are only reimbursed for the cover that you have included under the policy (see policy schedule).

Insured	<ul style="list-style-type: none"> • Winter sports, including so-called Gästerennen and Wisbi competitions. • Special winter sports, special sports and technical diving. • What you paid for in advance and which you could not use owing to an accident or hospitalization or because you had to return to the Netherlands owing to an insured event. E.g.: - passes; <ul style="list-style-type: none"> - rented sports items ; - lessons. • Were your own sports items stolen or irreparably damaged? Then we reimburse what it costs to rent new ones. • Own or rented (winter) sports equipment.
Excess	<ul style="list-style-type: none"> • The applicable excess as stated under '<i>Bagagedekking</i>' (Luggage cover) and/or '<i>Medische kosten</i>' (Medical costs) cover.
Not insured	<ul style="list-style-type: none"> • Participation in competitions and preparations for them, such as training. • A payout upon death or invalidity caused by an accident during special winter sports, special sports or technical diving. Unless you have included '<i>Ongevallen bijzondere sporten</i>' (Special sports accidents) under the policy. • For a more detailed overview, read article 8 'What is (also) not insured?'
Special situations	<ul style="list-style-type: none"> • Recreational diving, cross-country skiing, skating and sledging trips are insured. You do not need to take out any extra cover for '<i>Wintersport en bijzondere sporten</i>' (Winter sports and special sports) for this.
In the event of loss/damage	<ul style="list-style-type: none"> • See article 14.a and 15, under luggage and medical costs.
Terms	<ul style="list-style-type: none"> • For a detailed overview read art. 11. This includes a description of the terms we used here.

Art. 17 Legal assistance

Is this on the policy schedule? Then you are insured for this.

Insured	<ul style="list-style-type: none"> • Insured is legal assistance from DAS for: <ul style="list-style-type: none"> - claims for damages to your person or property (not being vehicles). From the other party who is liable for this, owing to unlawful acts; - a criminal case, but not if it is an offence committed with (reckless) intention or knowingly and wilfully; - disputes flowing from contracts that you concluded in direct connection with the trip. Disputes regarding your car are insured if SOS car assistance is included under the policy. • How and under what conditions DAS provides legal assistance is stated at www.allianz-assistance.nl/reisverzekering/rechtsbijstand . E.g., if DAS expects the costs for the legal assistance to exceed the damage suffered, it may stop the assistance and reimburse the damage.
Excess	None
Not insured	<ul style="list-style-type: none"> • Disputes regarding this insurance or a dispute with DAS. If you are later proved right in a final and conclusive judgement? Then DAS will reimburse the reasonable costs of legal assistance incurred. Up to a maximum of the insured amount.

	<ul style="list-style-type: none"> • Disputes due to taking on obligations from another party. • Disputes relating to fiscal regulations, such as customs regulations. • If the dispute relates to unauthorised driving of a vehicle or vessel. • For a more detailed overview, read article 8 'What is (also) not insured?'.
Maximum per case of damage	<ul style="list-style-type: none"> • Unlimited reimbursement for the costs of the experts employed by DAS. • To employ experts (including lawyers), costs of proceedings and costs of witnesses that you must pay the court, necessary travelling and accommodation costs for a foreign action and the costs for implementing the decision of the court: <ul style="list-style-type: none"> - within Europe: cost price; - outside Europe (if you have taken out 'Werelddekking' (World cover)) up to € 50,000. For contractual disputes, a maximum of € 5,000 applies. • € 12,500 for advancing bail which is needed for your release, for the return of your property, or to lift an attachment on your property. This amount must be repaid as soon as possible and in any case within one year.
Special situations	<ul style="list-style-type: none"> • DAS provides the legal assistance itself, but it can decide to hand over the case to a lawyer. You can choose the lawyer to whom DAS must issue the order, if: <ul style="list-style-type: none"> - DAS instructs a lawyer to represent your interests in a legal or administrative procedure; - the opposite party is also insured for legal assistance and must be represented by DAS. • A lawyer chosen by you must be based in the country in which the case is pursued. • DAS legal assistance only handles disputes that relate to an interest of more than € 125. • DAS is not liable for damage that is caused by the work of external experts.
In the event of loss/damage	<ul style="list-style-type: none"> • You get legal assistance in kind. That means that you get help in the form of legal assistance from the experts of DAS. Do you need legal assistance? Then contact DAS Nederlandse Rechtsbijstand Verzekeringsmaatschappij N.V. as soon as possible on telephone number +31 (0)20 651 75 17. Address: Karspeldreef 15, 1102 BB Amsterdam, The Netherlands. • If you have a complaint regarding legal assistance, you can submit it to DAS (Postbus 23000, 1100 DM Amsterdam, The Netherlands). • If you still disagree with DAS regarding the approach to or the feasibility of the case, DAS will at its expense ask a lawyer for his opinion, who you may appoint yourself. <ul style="list-style-type: none"> - This lawyer or an office colleague may not be used in the (further) handling of the case. - The opinion of this lawyer is binding for DAS. DAS will then act according to the advice. - If you are ruled against, you may nonetheless proceed yourself. If you win the case, DAS will pay up to maximum the insured amount afterwards. • For a more detailed overview, read article 6 'What we expect from you?'.
Terms	Legal assistance: representing your legal interests when you have a dispute with one or more other parties.

Art. 18 SOS car help

Is this on the policy schedule? Then you are insured for this.

Insured	<p>Note: this is cover that mainly offers help and reimburses costs to the insured who are transported in the car. The costs for transporting the car itself is not insured, as this is often already reimbursed by breakdown assistance insurance.</p> <ul style="list-style-type: none"> • Car help relating to the car breaking down applies: <ul style="list-style-type: none"> - for the own or rented car with which you travel from the Netherlands abroad; - if the car breaks down and it cannot be repaired within two days. This applies from seven days before the trip. • Car help comprises a payment of the costs for: <ul style="list-style-type: none"> - transport by train to the destination and to the residence in the Netherlands; - hire of a similar car for maximum 30 days, up to maximum € 3,000 per policy, per trip; - necessary accommodation up to € 75 per person, per day for maximum 5 days, in the place where the car is repaired; - transport from and to the accommodation and/or the place where the car is repaired, up to € 100 per event; - necessary telecommunication for obtaining car help up to € 125 per event. • Car help for the non-performance of the driver. The cover only applies if a companion cannot replace him. <p>The payment comprises:</p> <ul style="list-style-type: none"> - travel costs for the train home in the Netherlands; - necessary extra costs for accommodation, up to € 75 per person, per day and for maximum 10 days. • Legal assistance for your car. This involves legal assistance from DAS, if outside the Netherlands: <ul style="list-style-type: none"> - your car is damaged; - you get into a dispute regarding an incorrectly performed repair or poor maintenance. <p>How and under which conditions DAS provides this legal assistance can be found on www.allianz-assistance.nl/reisverzekering/rechtsbijstand</p>
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Excess	None
Not insured	<ul style="list-style-type: none"> • Help and costs without permission from the Emergency Call Centre. • Costs of transporting the car. • Badly maintained cars. • Cars that have not passed their MOT and/or cars that are overloaded. • During trips that you did not book in advance. This is the case unless it concerns a trip lasting several days, for which you have a receipt of accommodation from a hotel, bungalow park or campsite. There is also no cover if it concerns a stay at a permanent location. Such as in a campsite or bungalow park. • For a more detailed overview, read article 8 'What is (also) not insured?'.
Special	<ul style="list-style-type: none"> • A hitched-up trailer is included under the policy.
In the event of loss/damage	<ul style="list-style-type: none"> • For car help, you must contact the Emergency Call Centre. • For a more detailed overview read article 6 'What we expect from you?'.
Terms	<ul style="list-style-type: none"> • Car: the vehicle registered in the Netherlands. With this we mean: a private car, autobus, motorbike or moped with which the trip is made. A trailer is included under the policy.

Art. 19 *Annulering* (Cancellation) and *Samengestelde Reis* (Tailor-made Trip) cover

Which parts of this you have taken out is indicated on the policy schedule.

Samengestelde Reis (Tailor-made Trip) cover can only be taken out as a supplement to the *Annulering* (Cancellation) cover.

19.a *Annulering* (Cancellation) cover

Is this on the policy schedule? Then you are insured for this.

Compensation	<ul style="list-style-type: none"> • If the trip booked is cancelled within the term of validity of the insurance, we reimburse: <ul style="list-style-type: none"> - the cancellation costs; - the costs of transferring the trip, where total cancellation is not needed; - the extra costs due to an increase in the original cost of the trip on partial cancellation. • Is the public transport delayed which you use to make a trip lasting more than three days? Then you receive reimbursement of: <ul style="list-style-type: none"> - a day by a delay of 8 to 20 hours; - two days by a delay of 20 to 32 hours; - three days by a delay of 32 hours or more. • Upon breaking off the trip: <ul style="list-style-type: none"> - We reimburse the number of holiday days not used. • Upon hospitalization: <ul style="list-style-type: none"> - We reimburse an amount that is proportional to the number of holiday days not used. This applies from eight hours hospitalization in a hospital. • Did you choose 'Dubbel-Zeker Annuleringsdekking' (Doubly-Sure Cancellation Cover)? Then we reimburse: <ul style="list-style-type: none"> - the cost of the trip up to the insured amount, if you break off the trip; - the cost of the trip up to the insured amount on hospitalization from 72 hours; - the holiday days not used of your travel companions, if you must break off the holiday and you drive back with your private car; - the holiday days not used of your accompanying family members and travel companions (maximum three families or six persons). This is if you die during the trip.
Insured	<ul style="list-style-type: none"> • You receive a reimbursement if you cancel or break off the trip in the following cases: <ul style="list-style-type: none"> - Death, serious illness or accident of yourself or a co-insured. - Death, serious illness or accident of a family member in the first or second degree. - Serious illness or an accident of a family member in the first degree. In this case, only you are able to look after the family member. - If a non-accompanying family member must suddenly undergo a medically necessary operation. If the family member was already on a waiting list for this operation, then the cover does not apply. - An operation on the insured in connection with transplantation of a donor organ. - Death, serious illness or accident of people with whom you would stay abroad. - Your property or that of your employer is damaged such that your presence is necessary. For example, damage to: immovable property, inventory and equipment, contents or merchandise. - The accommodation booked is no longer inhabitable owing to damage. • In the following situations, you are insured for cancellation, but not for breaking off a trip: <ul style="list-style-type: none"> - If you cannot have inoculations or take medicines with you that are mandatory for the trip. This must then be for medical reasons. - Death, serious illness or accident of your dog, cat or horse. This must occur within seven days before the start of the trip. - Medically determined necessity in connection with your pregnancy. - Involuntary unemployment after employment for an indefinite period of time.

	<ul style="list-style-type: none"> - The private transport for the trip to be made cannot be repaired before the start of the trip. - You return to employment of minimum twenty hours a week. This is after becoming unemployed and receiving benefit. - You are a school leaver and take up employment for minimum twenty hours a week. - A re-sit for a course lasting several years is mandatory and it cannot be postponed. - You get a rented dwelling thirty days before the trip or during the trip. - If within four weeks after cancellation divorce proceedings or dissolution of the notarial cohabitation contract is instituted. - You unexpectedly do not get the visa that you need for the trip. This is not insured if you applied for the visa too late. - Theft of, loss of or missing travel documents that are needed for the trip. <ul style="list-style-type: none"> • You are insured for a delayed departure, if: <ul style="list-style-type: none"> - the public transport with which you make the trip leaves too late. Consequently, you get to your destination much later than stated on the document relating to the trip. • Representative or extra person. Who your representative or extra person is is stated on your policy schedule. If he/she cannot represent you due to the death, serious illness or accident himself/herself or his/her family member in the 1st or 2nd degree, then this is insured.
Excess	None
Maximum per damage event	<ul style="list-style-type: none"> • The insured amount is stated on the policy schedule. There are two possible maximum payments: <ul style="list-style-type: none"> - € 1,500 per person, per trip. And € 7,500 per policy, per year for all insured together; - € 3,000 per person, per trip. And € 15,000 per policy, per year for all the insured together.
Not insured	<ul style="list-style-type: none"> • If you could already have expected that you would have to cancel, break off or interrupt the trip when you booked. • If the costs are covered by another provision or insurance. • If you cannot evidence the trip with a booking and/or reservation. • If you have only booked transport without accommodation, then there is no compensation for delayed departure. • If the delay occurs during a tour, then there is no compensation for delayed departure. • For a more detailed overview, read article 8 'What is (also) not insured?'
Special situations	<ul style="list-style-type: none"> • You are also insured for cancellation, if a travelling companion must cancel the trip and the: <ul style="list-style-type: none"> - travelling companion is named on your booking or reservation form; - travelling companion has taken out his own cancellation insurance for the same trip; - the cause of the cancellation is insured. <p>This cover is limited per trip to three families or six travelling companions travelling with you. If you break off the trip, then this cover is limited to one travelling companion.</p>
In the event of loss/damage	<ul style="list-style-type: none"> • Report the cancellation immediately, but no later than within 3 days, to the office where the trip was booked. • We determine for you what we reimburse for breaking off the trip or hospitalization. All insured travelling with you receive the same reimbursement. • From the reimbursement we deduct everything that you have already received from others. • For a more detailed overview read article 6 'What we expect from you?'
Terms	<ul style="list-style-type: none"> • Serious illness: an illness diagnosed by a doctor exerting a substantial strain on the body and mind. And medical treatment is immediately necessary. • Proportional reimbursement: we base the reimbursement on the number of holiday days that you have not had. • Travelling companion: a person who travels out and back with you. • Public transport: passenger transport that is publically accessible, i.e. anyone who wants to can use the transport service.

19.b Samengestelde Reis (Tailor-made Trip)
Is this on the policy schedule? Then you are insured for this.

A tailor-made trip comprises components booked separately from each other, such as a flight, hotel and car hire. You can book these trips yourself or you can go to a travel agent for this. The cover entitles you to compensation if a part of the tailor-made trip fails to materialise. It offers reimbursement of the costs incurred to continue the trip in a modified form or cancel it. The cover does not apply to trips that are booked by or at a travel organiser. What is and what is not insured is shown below.

Compensation	<ul style="list-style-type: none"> • For cancelling the tailor-made trip, we reimburse: <ul style="list-style-type: none"> - the cancellation costs of the elements of the trip not used; • If you do not cancel, but do incur extra costs to be able to take the trip in a modified form, we reimburse: <ul style="list-style-type: none"> - the necessary extra accommodation costs (meals and lodgings) for maximum 5 days up to €75 per person per day; - the necessary extra travel costs up to € 500 per person; - the cancellation costs of missed transport and other elements of the trip up to € 500 per person.
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Insured	<ul style="list-style-type: none"> • Elements of a trip booked separately from each other (the tailor-made trip). You are compensated if the cause of the cancellation or modification of the trip is the result of: <ul style="list-style-type: none"> - natural disaster (earthquake, landslide, fire, cyclone, storm, hurricane, being snowed in, mist, tsunami or volcanic eruption); - terrorism; - internal civil unrest or riots in the country of destination; - breakdown of booked transport making the trip impossible; - a sudden, unannounced strike.
Excess	None
Maximum per damage event	<ul style="list-style-type: none"> • The insured amount is stated on the policy schedule. • There are two possible maximum reimbursements: <ul style="list-style-type: none"> - € 1,500 per person, per trip. And € 7,500 per policy, per year for all the insured together; - € 3,000 per person, per trip. And € 15,000 per policy, per year for all the insured together.
Not insured	<ul style="list-style-type: none"> • If you could have anticipated that you would have to cancel, break off or interrupt your trip when you booked it. • If the costs are covered by another provision or insurance. • If you cannot evidence the trip with a booking and/or reservation. • For a more detailed overview, read article 8 'What is (also) not insured?'
Special situations	<ul style="list-style-type: none"> • None
In the event of loss/damage	<ul style="list-style-type: none"> • Report the cancellation immediately, but no later than within 3 days, to the parties where the various elements of the trip were booked. • From the reimbursement we deduct everything what you have already received from others. • For a more detailed overview read article 6 'What we expect from you?'
Terms	<ul style="list-style-type: none"> • Tailor-made trip: a trip comprising elements booked separately from each other for transport and accommodation. • Travel organiser: the organisation that offers organised travel in advance in one's own name. • See article 11 for a description of the terms that we used here.

Art. 20 Assistant services

The Assistant Services comprise four different covers. These covers support you in emergency situations via internet, SMS and telephone.

20.a SMS Assistant

Is this on the policy schedule? Then you are insured for this.

SMS Assistant informs you about circumstances that influence the safety of your travel destination.

Insured	<ul style="list-style-type: none"> • A message from SMS Assistant. This is sent if we have information that may influence your safety during the trip. • You will receive an information message summarising what the danger involves. • Access to the website of the Assistant Services account. Here you can indicate when and to where you are travelling.
Excess	None
Not insured	<ul style="list-style-type: none"> • If you receive an SMS message from us, this does not automatically mean that we insure the risks. • Costs that you pay to receive an SMS message. • Force majeure and technical faults. • For a more detailed overview, read article 8 'What is (also) not insured?'
Special	<ul style="list-style-type: none"> • You must yourself keep the details in your Assistant Services account up-to-date.

20.b Luggage Assistant

Is this on the policy schedule? Then you are insured for this.

This cover is intended to return lost luggage to you as quickly as possible. Your luggage must be provided with a label.

Insured	<ul style="list-style-type: none"> • Facilitating contact between the finder of the luggage and an insured. • When you cannot do it yourself, a courier will pick up the recovered luggage and return it to you. • You get the labels from us. • Access to the website of the Assistant Services account. Here you can activate the labels.
Excess	None
Not insured	<ul style="list-style-type: none"> • The luggage itself. • For a more detailed overview, read article 8 'What is (also) not insured?'

Maximum per damage event	<ul style="list-style-type: none"> • Up to € 50 reimbursement for the costs of getting the luggage back. The luggage must be marked with labels. • Up to € 15 reward for the finder of the labelled luggage.
Special situations	<ul style="list-style-type: none"> • You must yourself keep the details in your Assistant Services account up-to-date. • We help you and reimburse the costs that you incur with permission from the Emergency Call Centre. • You receive new labels from us once per year, if the old ones can no longer be used. To this end, you must return the old labels.

20.c Kid Assistant
Is this on the policy schedule? Then you are insured for this.

Kid Assistant is intended to return lost children to the parents or carers quickly. Someone who finds the child, phones the emergency number. That number is given on a label that the child wears visibly.

Insured	<ul style="list-style-type: none"> • If the person who finds your child phones the emergency number on the label, then he/she is automatically redirected to the first telephone number that you provided in the Assistant Services account. If we cannot reach you by telephone, an e-mail message or SMS message is automatically sent. • As parent you have access to the website of the Assistant Services account. Here you activate the labels and register the desired information. • We issue a personal label.
Excess	None
Not insured	<ul style="list-style-type: none"> • Costs of medical treatment, rescue, salvage and repatriation. Other costs are also not insured. • For a more detailed overview, read article 8 'What is (also) not insured?'
Maximum per damage event	• Up to € 50 for costs that are incurred to get to the child, for example, for using a taxi.
Special situations	<ul style="list-style-type: none"> • You must yourself keep the details in your Assistant Services account up-to-date. • You receive new labels from us once per year, if the old ones can no longer be used. To this end, you must return the old labels.

20.d Life Assistant
Is this on the policy schedule? Then you are insured for this.

Life Assistant provides information to emergency workers, family and others in emergency situations as quickly as possible.

We will issue the information only after we have checked your unique identification number. You must carry this number with you.

Insured	<ul style="list-style-type: none"> • The issuing of information to emergency workers and to other persons involved in emergency situations. • Access to the website of the Assistant Services account. Here you activate the labels and register the desired information. • We issue a personal label. Each insured must carry this with them.
Excess	None
Not insured	<ul style="list-style-type: none"> • Costs of medical treatment, rescue, salvage and repatriation. Other costs are also not insured. • For a more detailed overview, read article 8 'What is (also) not insured?'
Special situations	<ul style="list-style-type: none"> • You yourself determine which information is issued. You indicate this in the Assistant Services account. • By wearing the label, you give permission to the Emergency Call Centre to issue the registered information. The Emergency Call Centre issues the registered information to everyone who gives the identification number. • You receive new labels from us once per year, if the old ones can no longer be used. To this end, you must return the old labels.