

TUI Flight holidays

General Terms and Conditions Travel & Assistance Insurance (extended coverage luggage)

Valid from January 1st 2024

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Prior Notice: We (Europ Assistance) will not provide cover or take responsibility for any performance, pay compensation or provide any benefit or service as described in the policy if this would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or of the United States of America.

For more information, please refer <https://www.europ-assistance.be/territorial-limitations-partners>

The general terms and conditions set out in detail below define all the assistance services provided by EUROP ASSISTANCE BELGIUM.

Chapter 1. TERMS OF USE

1.1 Definitions

When used in the general terms and conditions of the present agreement, words have the meaning defined below.

1° Insurance policyholder

The subscriber of the contract.

2° The insured

The persons named in the special conditions of the contract under the heading "beneficiaries", provided that they are resident in Belgium, the Netherlands or the Grand Duchy of Luxemburg and are usually resident there. In the present contract the insured will also be referred to as "you".

3° The Insurer

Europ Assistance Belgium, VAT BE 0738.431.009 RPM Brussels, Cantersteen 47 , 1000 Brussels, Belgian branch office of Europ Assistance SA, insurance undertaking governed by French law with registered office at 2, rue Pillet-Will, 75009 Paris, France (451 366 405 RCS Nanterre), registered with the National Bank of Belgium (NBB) under the number 0888 for the branches 1,9,13,16 and 18 and supervised by the NBB, de Berlaimontlaan 14, 1000 Brussels. In the present contract the insurer will also be referred to as "we".

4° The touroperator

Any person who, as a seller (within the meaning of the law of 6 April 2010 relating to commercial practices and consumer protection), directly or through the intermediary of a travel agent, sells or offers for sale travel.

5° Place of Residence

The place in Belgium, the Netherlands, or the Grand Duchy of Luxemburg where the Insured have registered in the Municipal Register Office as their usual residence. This place extends to everything that belongs to their private domain (home, garden, park, outbuildings, garages, stables).

6° Country of Residence

Belgium, the Netherlands, or the Grand Duchy of Luxemburg

7° Guarantee

All the assistance which we are contractually bound to provide. All amounts given in this agreement (reimbursement guarantee, guaranteed expenses paid, ...) are understood inclusive of all taxes.

8° Insured Event

The events that entitle to our services when they happen by accident in a country covered by the contract. These events are described in the contract

9° Relatives in the second degree:

By relatives in the second degree is meant: spouse, father, mother, father-in-law, mother-in-law, grandfather, grandmother, son, daughter, grandson, granddaughter, brother, sister, brother-in-law, sister-in-law

10° Terrorism

Terrorism is understood to mean: an action or threat of action organised clandestinely with ideological, political, ethnic or religious intentions, carried out by an individual or a group, which is an attack on persons or which destroys in whole or in part the economic value of a tangible or intangible good, either to impress the community and create a climate of insecurity or exert pressure on the authorities, or to impede the normal functioning of a service or a company and reported on in the media.

11° Natural disaster

A natural disaster is a violent event of natural origin with devastating consequences on a large scale. Natural disasters are events caused by the atmosphere or the soil affecting the country, in particular floods, tsunamis, hurricanes, dry spells or land expansion (extreme droughts), earthquakes, landslides, volcanic eruptions, subsidence. For the purposes of this Agreement, rain and snowstorms are not considered natural disasters.

1.2 Force majeure and coincidence

We can't guarantee our contractual obligations in countries or regions which are in a state of civil war or international war, or where safety is uncertain due to rebellion, insurrection, public disorder, limitations in the free movement of persons and goods, strikes or other cases of force majeure or unforeseen incidents which hinder the execution of our contractual obligations. The situation in excluded countries can

change at any moment depending on the internal or foreign situation of the countries in which we practice our activities. Europ Assistance follows the advice and recommendations of the Ministry of Foreign Affairs.

1.3 Availability of our services

Our assistance services are available 24 hours a day, 7 days a week (tel. 02/541 91 01, e-mail: help@europ-assistance.be).

1.4 Geographical Scope

The coverage is applicable worldwide excluding the following areas and countries:

- Excluded are countries or regions in a state of (civil) war, those where security is disturbed by riots, popular uprisings, terrorism, restrictions on the free movement of persons and goods, strikes or other unforeseen events that prevent the implementation of the agreement, even if they are listed among the countries covered. The situation in the excluded countries may change depending on the domestic or international evolution of the countries in which we operate. In this respect, we follow the advice and recommendations of the FPS Foreign Affairs.
- The countries covered (or some of their regions) may be subject to the sanctions policy of the United Nations, the European Union, or any other applicable sanctions regime, which may prevent us from performing all or part of our contractual obligations. The list of countries and regions concerned may change over time and can be consulted at any time via the link <https://www.europ-assistance.be/territorial-limitations-partners>
- Are part of the exclusions: North Korea, Syria, Iran, Venezuela, Belarus, Myanmar (Burma), Afghanistan, Russian Federation and the ukrainian territories which have been annexed by the Russian Federation (annexation not recognized by Belgium): Crimea and the People's Republics of Donetsk, Lugansk, Zaporizjia, Cherson.

Territorial restrictions

- For nationals of the United States travelling to Cuba, the provision of assistance services or the payment of benefits shall be subject to the provision of evidence that the journey to Cuba complies with the laws of the United States. The notion of "U.S. nationals" refers to any person, wherever they may be, who has U.S. citizenship or who is ordinarily resident in the United States (including Green Card holders).

1.5 Terms of use

1° Charges for your call for assistance

We bear the cost of telephone, telegram, fax and e-mail messages paid abroad in order to contact us (first call and those we expressly ask for), provided that your first call is followed by an assistance service covered by the contract.

2° Assistance services

Under no circumstances may our services be a source of financial gain on your part. They are intended to help you, within the limits of the agreement, in case of uncertain or unforeseen events during the period covered by your contract.

This is why we deduct from the costs we bear those which you would have incurred if the incident had not occurred, such as toll charges, sea-crossing charges and vehicle fuel, not purchased flight tickets and we reserve the right to request unused travel tickets.

Every assistance service will be reasonably evaluated case by case.

All non-requested or non-used services, as well as services refused by the insured, don't give the right a posteriori to a compensation.

3° Travel Tickets

The travel tickets that we guarantee are, according to our choice, 1st class train tickets or flight tickets (scheduled economy class or charter flights)), except in the case of medical contraindication.

4° Hotel costs

The guaranteed hotel costs are limited to the price of a room with breakfast for the amounts determined in the agreement and excluding all other costs.

5° Service Provider

You always have the right to refuse the service provider we have appointed. In that case we will propose other service providers in the neighbourhood within the limits of local availabilities.

The works, repairs or services executed by the service provider are carried out under your approval and under your supervision. The costs for repair, spare parts or services which we don't cover according to the agreement and which are at your expense, we advise you to demand a prior quotation. The service provider bears sole responsibility for works, repairs or services he carries out.

6° Reimbursement of costs

When we give you the permission to advance the costs for guaranteed services, you will be reimbursed until the amount we would have paid if we would have provided the service. Contributions less than 10 € will not be reimbursed.

7 ° Assistance on request

Under certain conditions, we will agree to place our resources and experience at your disposal in order to help you, even when our assistance is not guaranteed by the agreement. The costs are charged at your expense. Please consult our services in advance.

8° Legal obligations

For the application of the guarantee, you shall accept the constraints or limitations resulting from our obligation to comply with the administrative, public health and safety laws and regulations of those countries in which we provide our services.

9° Transport of luggage

This intervention only applies to luggage that you cannot take care of as a result of an insured event. We decline all responsibility in the event of loss, theft or damage to the luggage when you leave it in the insured vehicle that we have to transport.

1.6 Duration

1° Duration and end of the agreement

The insurance policy is deemed to exist from the date underwritten by the touroperator till the end of the travel booked by your touroperator for which a insurance policy is concluded.

2° Taking effect of the guarantee

The guarantee takes effect on the date the policyholder leaves his place of residence on the departure day booked by the touroperator and continues up his return at his place of residence on the return day, including the reasonable period needed to reach his destination and return, provided the premium is paid to the touroperator.

3° Possibility of revocation

If the contract has been subscribed for more than 29 days, the policyholder can cancel it by registered letter within 14 days after we have received the insurance request or the signed policy, with immediate effect on the day of notification. We can also do this within the same time. Our revocation takes effect in 8 days after the notification. In the event of revocation, we refund to the policyholder the difference between the premium paid and the premium that we would have applied to cover the actual duration of the guarantee.

1.7 Your obligations in case of assistance

You specifically commit to the following:

- call us or have us informed as soon as possible, except in case of force majeure, in order to organize the requested assistance in the best possible way and allow you to make the guaranteed expenses;
- agree with the solutions we suggest to you;
- comply with the specific obligations relating to the services requested and mentioned in the present agreement;
- provide exact answers to our questions related to the insured events;
- inform us in detail about potential other insurances that cover the same risks and events as the those covered by the present agreement;
- provide us with the original receipts of your guaranteed expenses;
- provide us with a copy of the statement of theft from the authorities in case the theft results in a guaranteed claim;
- hand us your non-used transport tickets if we have paid your repatriation;

1.8 Non-compliance with your obligations

If you do not comply with one of the obligations mentioned in 1.6 we can:

- Reduce the services offered or re-claim our total expense, up to the amount of our damages.
- Refuse the services offered or re-claim the total sum of our expenses, if you have not complied with your obligations with fraudulent intent.

1.9 Insurer's right to verification

The insured party recognises the right of the insurer to verify all declarations and/or all documents submitted by the insured party. In case of physical accident or illness, we can decide a potential medical check.

1.10 Taking out different insurances with the insurer

If the policyholder takes out several policies that cover the same risk, the conditions of the policy with the highest guarantees will be applicable. The guarantee can never be higher than the insured amount regardless of the number of contracts that the policyholder takes out.

Chapter 2. TRAVEL ASSISTANCE

Under the terms of the contract, the benefits of Chapter 2 apply in case of illness - physical accident - death when you are travelling.

- Our services must not replace the intervention of the public emergency services, especially in urgent cases.
- If you are ill or injured during a journey, you must first call the local emergency services (ambulance, hospital, doctor) and then inform us the details of the doctor treating you.
- As soon as we are informed, our medical service will contact this doctor. We cannot transport you without prior medical contact. Based on this contact, decisions are made about the most appropriate course of action.
- If you wish, we can explain or translate what the local doctor has told you, and inform a family member of this upon your explicit request.

2.1 Assistance to persons in case of illness, accident or decease

2.1.1 Transport/repatriation of ill or injured persons

If the local doctor in attendance prescribes transport/repatriation to your home or your transfer from one hospital to another, we will apply the following rules:

- any transport/repatriation for medical reasons and guaranteed by the agreement must have prior permission of our medical service. The medical certificate of the local doctor in attendance is not sufficient in itself.
- Once the doctors have decided to transport or repatriate you, they will agree on the date of the evacuation, the means of transport and any medical assistance. In these decisions, only your medical interests are paramount and the applicable health regulations are taken into account.
- We arrange and pay for your transport from the institution where you are located. This transport takes place, according to the decisions of our doctors and if necessary under constant medical or paramedical supervision, to the Country of Residence or to a hospital near your Residence, where a bed is reserved for you.

When deciding on transport, the choice of means of transport used and the choice of hospital for admission, only your medical interests and compliance with the applicable health regulations are taken into account.

The information provided by local doctors or by the usual treating doctor, which may be of fundamental importance, helps us to make the decision that seems most appropriate. In this respect, it is strongly agreed that the final decision to be taken in your medical interest belongs, as a last resort, to our doctors, in order to avoid any conflict between medical authorities. If you refuse to follow the decision that our doctors consider most appropriate, you relieve us of any liability, in particular in the

event of a return on by own means or in the event of an aggravation of your medical condition.

Contrary to article 7.1, we can, for an insured who is waiting for an organ transplant, at his request and at his expense, if time permits and on his responsibility, arrange his return to the hospital in the country of residence where the transplant will take place.

2.1.2 Accompaniment of the ill or injured person

If we transport you for medical reasons, we arrange and pay for the return of another insured person who is travelling with you to accompany you to your destination.

2.1.3 Search – and rescue costs

If you are lost during your journey that requires the official emergency services to intervene to find you, we will pay the search and rescue costs incurred to safeguard your life or physical integrity up to an amount of EUR 10.000 EUR provided that the rescue results from a decision of the competent local authority or the official emergency services.

In this case, in addition to the invoice for costs, we will ask for proof from the emergency services or local police confirming the identity of the person who suffered the accident.

At sea, the reimbursement of search and rescue costs only applies within territorial waters.

However, accidents outside defined ski slopes are only covered if they are accompanied by a monitor of a recognised organisation for off-piste skiing tours.

2.1.4 Costs for primary transport

In case of illness or accident during a trip, we will pay the costs for primary transport in an ambulance or helicopter to the nearest hospital or medical centre.

We guarantee these costs after the contribution of your national health service.

These services cannot be combined with the services 2.1.3 “ Search and Rescuescosts “

Accidents outside defined ski slopes are only covered if the Insured are accompanied by a monitor from a recognised organisation for off-piste skiing tours

2.1.5 Additional reimbursement of medical costs paid abroad

1° Conditions for reimbursement:

- Apart from the exclusions set out in Chapter 6, this service covers care administered abroad in a contracted country following an illness or physical accident of an unexpected nature occurring in that country and without known antecedents.
- This service comes after the reimbursements to which you are entitled for the same risks with Social Security (compulsory insurance and supplementary insurance of the health insurance funds) or any other health insurance. Consequently, you must take the necessary steps beforehand, both in your country of residence and abroad, to recover the reimbursements to which you are entitled. if the insured persons are not members of a Belgian National

Health insurance or are not in line with the regulations of their health insurance (more specifically if they have not paid their fees), Europ Assistance's contribution for all medical costs will be limited to a maximum amount of 2500 EUR per insured person and per event.

In case of hospitalization, you must inform us the same day or at the latest within 48 hours. Payment of hospital costs stops as soon as your repatriation can take place or if you refuse or delay our proposal for repatriation.

For ambulatory medical costs (care and medication outside the hospital), you must provide us with a certificate issued by the prescribing doctor to the attention of our doctors.

2° Guaranteed medical and paramedical services:

We pay the following costs for an amount of up to EUR 100 000 per insured person and per event in Europe and a maximum amount of EUR 1 000 000 per insured person and per event elsewhere in the world, after intervention by your health insurance fund or your health insurance:

- medical and surgical fees
- medication prescribed by a doctor
- urgent dental care as a result of an accident or an acute condition up to 250 EUR per insured and per event after intervention of your social security, including the urgent repair costs of the insured's dental prosthesis up to a maximum of 50 EUR costs for hospital admission
- Ambulance costs for a local route;
- costs for an extended hotel stay or a stay in a better accommodation, for a maximum amount of maximum 100 EUR per day for maximum 10 days, prescribed by a doctor when the ill or injured person cannot make the return trip to his place of residence. The guarantee is extended to one insured person accompanying the patient.

We reimburse the additional transport costs to your place of residence by train (first class) or by airplane (economy class or charter) for you and for your insured life or travelling companion accompanying you, in the event that the return journey cannot commence on the expected date as a result of an extended stay on medical advice.

We reimburse the medical expenses after intervention of your health insurance fund or health insurance, on presentation of their original statement and a photocopy of the invoices and bills for the expenses. If an intervention is refused, we will ask you for a certificate of refusal and the original proof of your expenses.

2.1.6 Reimbursement of medical costs in Country of residence as a result of an accident in Country of residence or abroad

After intervention by your health insurance fund or health insurance, we pay the medical expenses incurred in the country of residence on the prescription of a doctor for one year so far as they are the result of a physical accident covered by this contract and which happened during the trip in the country of residence or abroad up to an

amount of EUR 6 200 per insured. The medical expenses in the Country of Residence must be directly related to this accident.

You must submit a medical report to us that your prescribing doctor has drawn up for the attention of our medical advisor.

2.1.7 Assistance in case of decease

1 ° Decease in the country of your residence while travelling during a trip:

Wanneer een verzekerde tijdens een verplaatsing in Land van Woonplaats overlijdt, regelen en betalen wij het vervoer van het stoffelijk overschot van het ziekenhuis of mortuarium naar de door de familie in het Land van Woonplaats of in het land van zijn Woonplaats opgegeven plaats, met uitsluiting van alle andere begrafenis-kosten.

Wanneer dit overlijden de andere verzekerden die de overledene begeleidden, verhindert op de oorspronkelijk geplande manier hun verplaatsing voort te zetten, regelen en betalen wij hun terugkeer naar huis.

2 ° Decease abroad:

When an insured person dies abroad :

- we will organise and pay for the transport of the body from the hospital or mortuary to a place in the country of residence indicated by the family;
- we will pay the costs for post-mortem treatments and laying the body in the coffin;
- we will contribute towards the costs for the coffin up to an amount of 1 500 EUR;

NB: The costs for the funeral ceremony and all other costs are excluded.

3 ° Funeral or cremation abroad:

In case the insured person is buried or cremated abroad:

- we will pay the costs for post-mortem treatment and laying the body in the coffin;
- we will contribute towards the costs for the coffin and the urn up to a maximum amount of 1 500€;
- we will pay the costs for the funeral ceremony abroad following a decease abroad up to the maximum amount of intervention in case of repatriation of the deceased person;

If the decease of the person abroad prevents the insured persons who accompanied the deceased person to make their return trip in the originally planned manner, we will organise and pay for the return home, and this from the place of immobilization to the place of residence of the insured family members and of the insured accompanying persons.

2.2. Assistance to travel companions

The guaranteed services under 2.2 « assistance to travel companions » are applicable during the travel related to an insured trip.

2.2.1 Return and assistance to children, grandchildren and great grandchildren

This service is valid for children, grandchildren and greatgrandchildren under the age of 18 that accompany you, when for medical reasons you cannot take care of them and no other person is present to take over this care.

- We will organise and pay for thie return to their place of residence accompanied by a hostess or a person of your choice living in your country of residence.
- We will pay the transport costs of the hostess or companion as well as the companion's hotel costs up to a maximum amount of 125 EUR.

2.2.2 Return of other insured persons

If your transport or repatriation for medical reasons prevents the other insured persons travelling with you from continuing their journey in the manner originally planned, we will organise and pay for their return from the immobilisation site to their place of residence.

2.2.3 Return/repatriation of pets (dogs and cats) and luggage

If we pay for your return home :

- We organise and pay for the transport of your pets (dogs and cats) that accompany you;
- We pay for the transport of the luggage you send yourself and for which you have a waybill issued by a professional shipping agent.

2.2.4. Additional reimbursements

When you can no longer practice your sport due to illness or an accident, we will intervene up to a maximum amount of 250 EUR for unused days / rental of

- the ski pass
- skiing lessons longer than 4 days
- the golf fee
- the rent of golf material and golf lessons
- the rent of diving material and diving lessons

2.2.5 Veterinary costs abroad

You are travelling abroad at more than 250 km from your place of residence and the pet accompanying you needs urgent care by a veterinarian: we pay the veterinary costs abroad up to a maximum of 250 EUR per event and after presentation of the original proof of the costs incurred.

2.3. Reunion with relatives

The guaranteed services under 2.3 « Reunion with relatives » are applicable when you are travelling.

2.3.1 Visit to the hospitalised person

If you are admitted to hospital during a journey without company and the doctors do not allow your transport or repatriation during the first 5 days, we will organise and

pay for the return journey of a family member living in the country of residence up to the 2nd degree to visit you in hospital .

If the Insured is a child under 18 years of age in hospital, the minimum duration of 5 days hospital does not apply and the father and mother of the child can travel to hospital in the same way. The transport costs are for our account.

In the two cases described above, we contribute:

the hotel costs of visitors up to an amount of 100 EUR per room per night. This deposit is limited to a maximum of 400 EUR.

The taxi costs to the hospital to visit you up to a maximum of 100 EUR.

2.3. Early return due to serious illness of accident of your spouse or a family member to the 2nd degree.

If you are travelling and the attending doctor assures us that this hospitalisation in the country of your residence will last more than 1 day, that it is of unexpected nature and that the seriousness of the medical condition of your partner or family member up to the second degree justifies your presence, we will arrange and pay for the return of one insured. You must provide us with a medical certificate.

For the organisation of early return, we reserve the right to choose the means of transport and the time of early return. Taking into account the urgency of the situation, we will try to organize this within 24 hours after the request for early return. In the case of a definitive return by car, there will be no intervention in the costs incurred for the return.

You must provide us with a medical certificate.

2.3.3 Early return due to decease of a relative

You are travelling and a family member to the 2nd degree suddenly dies in the country of your residence. To allow you to attend the funeral service, we will pay for the single trip of all insured persons who are travelling with you and have the required degree of kinship with the deceased.

We will pay for the return of insured underage children, either accompanied by you or not, even if they do not have the required degree of kinship.

For the organisation of the early return, we reserve the right to choose the means of transport and the time of early return. Considering the urgency of the situation we will organise this within 24 hours after the request for early return.

In case of definitive return in your private car there is no contribution towards the costs for return.

You must provide us with a medical certificate.

2.3.4 Early return due to serious damage to your home

When your home in your country of residence has suffered serious damage due to fire, water, storm, explosion or implosion, or burglary, we organise and pay for the transport of an insured person to return to his home.

For the organisation of the early return, we reserve the right to choose the means of transport and the time of early return. Considering the urgency of the situation we will organise this within 24 hours after the request for early return.

You must provide us with evidence of the damage, as well as an expert's report and/or an invoice for the repairs. In case of burglary we also ask you for a copy of the police statement.

2.3.5. Help from a locksmith

If the lock of the main door of your residence or your second residence in Belgium is damaged or if you have lost your keys so that you cannot to enter your residence, we will bring you into contact with a locksmith of your region and will pay the working hours and the locksmith's travel expenses to a maximum amount of 125 €, except the costs of the spare parts. You will have to give the proof of your residence to the locksmith.

2.3.6 Assistance in case of damage or theft to your home in your country of residence

If your home had suffered serious damage due to fire, waterdamage, storm, explosion or implosion, or burglary and you want to protect your home against theft, we pay the watching charges during the first 48 hours.

2.4 Logistics and administrative assistance

2.4.1 Sending of glasses, prosthetic articles , medication

In case you cannot find in case of injury accident abroad the same or similar type of glasses, prosthesis or medication and provided that these are essential and prescribed by a doctor, we can order these items in Belgium based on your indications and send them to you via a method of shipment chosen by you.

We will pay for the shipping cost of these items. We will also pay for their purchase costs up to an amount of 250 EUR. This service is subject to the approval of our doctors and to local and international legislation.

2.4.2 Forwarding urgent messages

In case of a serious event (decease, illness, accident, serious damage to your home) we can contact a third person whose details you have provided to us to relay the message you have given us.

Under no circumstances are we responsible for the contents of this message, that must respect Belgian and international legislation.

2.4.3 Assistance with legal proceedings abroad

If you are subject of legal proceedingd abroad following an accident, we will advance the following amou!nts to you :

- The amount of the bail required by the authorities up to an amount of 12 500 € per prosecuted insured person. For the purposes of this service we ask you a certified copy of the authorities' decision.

- The fee of a lawyer of your choice abroad up to an amount of 1 250 €. We do not contribute towards the costs of legal consequences in the country of your residence of legal actions brought against you abroad.

You must reimburse these advances spontaneously within a month after the day on which the advances were put at your disposal. If the government reimburses the bail to you before this term, you must send us the amount immediately.

2.4.4 Assistance in a foreign language

When you are entitled to a guaranteed service for an insured event, our services or contacts will help you in case you experience serious problems to understand the spoken language.

2.4.5. Car assistance at the airport

1° If during your trip you left your car at the car park of the airport and at your return your car is immobilised due to breakdown, damage due to an accident, vandalism, theft or attempted theft, we organise and pay for sending out a repair technician. If your car cannot be repaired on the spot, we tow your car :

- To the nearest garage if your car can be repaired the same day of your call
- To the garage you have indicated in Belgium, if your car cannot be repaired the day of your call

2° We organise and pay the transfer of the immobilised passengers to the garage the car has been taken or to your home.

2.4.6. Making money available abroad

If you have called our assistance for an illness, accident, breakdown or theft abroad, we can quickly provide you with the amount of money you need (max. 2.500 EUR) in foreign currency, provided that the equivalent amount to be transferred has previously been given to us in euros in the country of residence by means of your choice. You will receive a receipt of this delivery. If the requested transfer has not been carried out, the sum handed over will be refunded to you within 15 days of delivery.

Chapter 3. TRAVEL ASSISTANCE LUGGAGE

3.1 Definitions

The covered luggage and personal items are the ones belonging to you, and which you take with you for your personal use during a private or business trip, including clothing and personal items you wear during the journey. The reimbursement of certain luggage, personal items or possessions is limited or excluded from the guarantee. You can find a detailed overview in the guarantees mentioned below.

The guarantee takes effect for an insured travel as soon as the insured person leaves his residence for the insured travel and ends when the insured person has returned home.

3.2 Scope of application of the insurance

We insure your luggage, your personal items and possessions that you take with you on your travels against:

- Theft;
- Total or partial damage caused by a transport company;
- The loss during transport by a transport company;
- Theft of identity papers

Luggage attended by insured persons or objects and clothing worn on the person are only insured against complete or partial damaging due to fire, explosion, natural disasters or theft caused by violence on the person.

1° The guarantees are limited for the following valuable or special objects: precious stones, pearls, jewels, fur and watches that are worn on your person, as well as any type of equipment for image and/or sound recording and their accessories (for example: photo cameras, film materials, mobile phone, film camera, smartphones, videogames), laptop computers, all types of glasses, contact lenses, binoculars, musical instruments, medical prosthesis, art objects, antiques, carpets, furniture. The items mentioned above are only insured against theft.

2° Limitation of the reimbursement of luggage and personal items that were carried in the vehicle:

In case you use your private vehicle or mobile home to transport your luggage and personal belongings, the risk of theft is covered provided that the luggage and personal items are placed in the boot of the locked vehicle and are out of sight. Only burglary is covered. If the vehicle is parked on the public road, the guarantee is only valid between 6 am and 10 pm.

3° Limitations of the reimbursement of camping material located on a legalized camping ground:

Camping material is insured against theft and the complete or partial destruction caused by natural disaster. Natural disasters are events caused by climate or land that afflict the country, specifically floods, tidal waves, hurricanes, tide-lands or expansion of soils (extreme droughts), earthquakes, landslides, volcanic eruptions, subsidence. In the sense of the present agreement, rain and snow storms are not considered natural disasters.

4 ° Limitations in the reimbursement of objects in a hotel room or a holiday home:

- These are insured against complete or partial destruction due to fire or explosion;
- These are only insured against theft if it is a burglary with visible signs of breaking and entering.

5° We cover the theft, the complete or partial damaging and the loss of objects that are shipped by a transport company provided that you have reported the disappearance, damage or loss of the objects to the transport company within 24

hours after the supposed time of receipt of the transported goods. The report of disappearance, damage or loss must also be done to the touroperator.

6° For the theft of identity papers, more specifically your identity card or residence permit, your passport, the certificate of registration of the vehicle that belongs to you or your driving license, we will pay the costs for replacement of these documents after presentation of the original proof of evidence, up to a maximum amount of 250 EUR per trip for all stolen documents together regardless of the type of contract that was signed.

7° The reimbursement value of each item separately is insured up to a maximum of 30% of the total insured amount.

8° We reimburse up to an amount of maximum 250 EUR the theft and up to an amount of maximum 125 EUR the broken ski belonging to the insured person, during the practice of winter sports.

The same guarantee is valid for the theft of diving material and golf clubs belonging to the insured person. In this case, we reimburse the costs up to an amount of maximum 250 EUR.

3.3 Luggage delay

In case your luggage has been properly checked in for a flight and has been placed under the responsibility of the airline that you are flying with, and arrives with more than 12 hours delay, we will pay your urgent purchases for primary needs within 48 hours of landing.

For the reimbursement of these costs, you need to provide us with the airline's statement of delay, as well as the invoice of your purchases for primary needs.

We guarantee your costs for the purchase of clothing and toiletries up to a maximum amount of 250 EUR for the complete insured luggage.

In case your wheelchair or your baby buggy arrives with more than 12 hours delay, we will pay a fixed amount of 250 EUR. This contribution is only valid if you are delayed on arrival at your destination or upon your return in the country of your place of residence.

For the reimbursement of these expenses, you need to provide us the statement of delay of the airline company, as well as the invoice of the purchase /hire of the wheelchair or baby buggy.

3.4 Guaranteed Amounts

Taking into consideration the stipulations and limitations in the terms of use of the guarantee, we cover a maximum of 1 250 EUR per trip.

You have the possibility to insure your luggage for a higher value by underwriting a temporary extension ceiling luggage, to cover the difference between the value of your luggage and the basic cover. We refer here to chapter 4.

3.5 Calculation of the compensation

Regardless of the limitations on objects, within the limits of the insured amounts per type of contract, we will pay the purchase value of the damaged, stolen or undelivered luggage, less the reduction in value due to wear and tear or depreciation on the day of the claim.

In case of partial damage, only the repair costs of the luggage or the item will be reimbursed up to a maximum amount equivalent to the value on the moment of partial damaging, more specifically the purchase value less the reduction in value due to wear and tear or depreciation on the day of the claim.

The wear and tear or depreciation is fixed at 10% per year that has started, from the date on the purchase invoice of these items.

3.6 What to do in case of damage?

You must report the damage in writing within 5 days after the event and provide us with details on the causes, the characteristics, the circumstances and the consequences of the damage.

Further to the obligations mentioned in 1.6 of the present contract, you need to add the following elements to your damage claim:

- In case of theft you should immediately contact the local authorities of the place of theft (police, transport company, purser, ...), have an official statement made up and have the evidence of breaking and entering documented;
- In case of loss you should immediately contact the local authorities of the place of loss (police, transport company, purser), and have an official statement made up;
- The documents issued by the transporter (sea, air, train or road transport) if your luggage or items were lost while they were under their legal supervision. Demand a declaration and a statement of permanent loss and keep all transport documents;
- The purchase invoice of stolen, lost or damaged luggage and items;
- For the partial damage of your luggage and personal items you must send us an invoice of the repair or a certificate of non-repair.

Under no circumstances can the insured amounts be considered proof of the value of the goods that you ask compensation for neither are they proof of the existence of these goods.

In case of complete or partial destruction, you must in every possible way at your disposal and with all documents at your disposal, prove the existence and the value of the goods at the time of the damage, as well as the importance and the scale of the damage.

3.7 Return of all or part of stolen or lost objects

If you recover all or part of the stolen or lost objects that are covered by a luggage guarantee, you must inform us immediately in writing as soon as you receive the information.

If you have not yet been reimbursed, you should regain possession of these objects. We are liable to a compensation for the total or partial destruction of the found objects.

If you have been reimbursed, you can choose within a term of 15 days between

- Either leaving the objects behind;
- Or taking the objects back and reimburse the compensation you have received, less the compensations determined by us for the total or partial destruction of the recovered objects.

You should confirm your choice in writing within 15 days. After this term we will assume that you have opted to leave the objects behind.

3.8 Special exclusions on luggage and personal possessions

We exclude the following:

- Theft of luggage and personal items and possessions that were left unattended in a public place or were stored in an area that is accessible to several people;
- Negligence, loss (except by the transport company), exchange;
- Theft without breaking and entering except if the necessary assessments and statements were made by an authority (policy, transport company, purser, ...);
- Theft by your personnel during the pursuance of their profession;
- Accidental damage caused by leakage of liquids, oils, colouring agents or corrosive substances in your luggage;
- All perishable goods;
- Seizure or confiscation of goods by customs or government services;
- Damage caused by mites, rodents, insects, worms, vermin or all other parasites;
- Burn holes caused by cigarettes and damage caused by a non-candescent source of heat;
- Burglary from a car or cabriolet, except if from the locked boot;
- Merchandise, samples and collections from sales people;
- Securities are not considered luggage. By « securities » are understood: coins, bank notes, bank or postal transfers, passports, travellers' cheques and/or other cheques, letters of credit, fuel vouchers or other prepaid vouchers;
- Pearls non worn on the body and non set stones;
- Films, videos, video games and all audio material;
- Damage due to use, depreciation, slow or natural wear and tear;
- Damage caused by any form of cleaning, repair or restoration;
- Dents, scratches, electric or mechanical damage;
- Breakage of fragile objects (mantel clocks, porcelain, glassware, sculptures, marble, art objects, antiques, ...) unless the damage is caused by fire, theft or accident of the vehicle in which they were transported;
- All types of weapons and their ammunition;
- Motorcycles, trailers, caravans, boats and other means of transport as well as the accessories that are attached or connected to them;
- Sports material (excepting skis, golf clubs and diving material (as described in 3.2.8°), surfing boards);
- Luggage transported by a vehicle on two wheels;
- Costs for the replacement of locks and keys;

- Events that have been caused intentionally by the beneficiary;
 - Costs as a consequence of a nuclear accident;
 - Facts that are linked to terrorist acts;
- and, in general, all costs that are not explicitly mentioned in this agreement

Chapter 4. EXTENSION LUGGAGE COVERAGE

4.1 Guaranteed amounts

You have the possibility to insure your luggage for a higher value by underwriting a temporary extension ceiling luggage, to cover the difference between the value of your luggage and the basic cover (see art 3.4).

By underwriting this extension the amount mentioned in art.3.4. is respectively replaced by the amounts listed below.

According to the type of contract underwritten and taking into account the provisions and limitations in the scope of application of the insurance (see 3.2), we reimburse following amounts:

- Extension +1000: max. 2.250€
- Extension +2000: max. 3.250€
- Extension +3000: max. 4.250€
- Extension +4000: max. 5.250€

These extensions can be subscribed only in combination with TUI Belgium Flight Holidays Travel and assistance insurance.

The provisions of chapter 3 will be applied without prejudice, except art 3.4.

Chapter 5. CONCIERGE SERVICES

This information shall only be obtained and provided by telephone. Some questions cannot be answered immediately. Under no circumstances can we be held liable for the use the Insured make of the answers by the insured parties.

5.1. Information before departure

1° Your Trip

Before you leave your country you can contact our informaton service to help you with the practical arrangment of your trip.

We provide information on:

- Visas and administrative formatlities to be fulfilled for persons, vehicles and pets before and during the journey

- Compulsory and recommended vaccinations;
- hygienic and medical precautions to take according to the country you intend to visit;
- customs regulations for private individuals ;
- the addresses of foreign consulates and tourist information centers in the European Union;
- the climate and suitable clothing;
- the local public holidays;
- travelling conditions : the means of transport (air, sea, road), hotels, itineraries.

2° Your health

On your demand we give information about following subjects:

- hospitals and private hospitals;
- ambulance service close to your residence;
- home nursing;
- lessor of medical equipment;
- thermal cure hospital;
- rehabilitation centers.

5.2. General information

1° Services at home

You can call us if you need information about services at home (gardner, dog walking service, child care, pedicure, hairdresser etc...).

2° Booking of restaurants

We give information about restaurants. On your demand we can book and confirm a restaurant of your choice.

If there are booking costs, they are at your expense.

3° Booking of tickets for cultural events

Op uw vraag zullen wij nagaan of er nog plaatsen vrij zijn voor het door u gekozen evenement. Wij zullen u op de hoogte brengen van de plaatsen die nog ter beschikking zijn en op uw vraag reserveren. Wij zorgen ervoor dat de tickets ter beschikking worden gesteld aan de kassa op de dag van het evenement of de tickets per gewone zending of per aangetekende zending versturen (volgens uw keuze). De kosten voor het versturen blijven voor uw rekening.

4° Ordering of flowers

On your demand we can deliver flowers at the address you communicated us. The costs of the flowers and the delivering costs are at your expense.

5.3 Craftsmen

In case of conversion, improvements or restoration work we can connect you with craftsmen qualified by Europ Assistance and this for following jobs:

- plumber

- roofer
- plasterer
- contractor
- electrician
- glazier
- carpenter
- locksmith
- bricklayer
- floor and wall tiler

We may not be held liable for the works, repairs or services executed by the advised craftsmen

<p>Chapter 6. EXCLUSIONS AND LIMITATIONS FOR ALL CHAPTERS EXCEPT FOR CHAPTER 3</p>

6.1 Are excluded

- Medical, paramedical, surgical, pharmaceutical and hospital costs for treatments in the country of your residence, either as a consequence of a disease that started abroad or not, except in case of an accident that occurred abroad as described in 2.1.7;
- The diagnosis and treatments recommended in the country of your residence, except for the cases mentioned in 2.1.7;
- Periodical check-ups or observation exams;
- Medical check-ups;
- Ambulance costs in the country of your residence except for the cases mentioned under 2.1.1 and 2.1.4;
- The costs for glasses, contact lenses, medical equipment and the purchase or repair of prosthesis (except for the case mention in 2.1.5.2°);
- Preventive medication;
- Health spas, stays and treatments for convalescence, rehabilitation and massages;
- Aesthetic treatments, diet treatments, all homeopathic treatments and acupuncture which are not recognised by the Belgian National Service for Medical and Disablement Insurance (RIZIV);
- Vaccines and vaccinations;
- Repatriation for mild conditions or injuries that can be treated locally and that do not prevent you from continuing your stay or your journey;
- Costs and care as a result of a depression or a mental illness, except if these occur for the first time;

- Costs and care resulting from pathological conditions that were known before departure
- Costs and care resulting from a relapse or an aggravation of a disease or a pathological condition that had already showed up before departure;
- The repatriation for an organ transplant (except the case described in 2.1.1);
- Costs for check-ups during pregnancy, delivery or voluntary termination of a pregnancy are excluded. Only the medical costs for a sudden and unexpected medical complication are covered;
- Airplane travel with a pregnancy of more than 28 weeks, except when a written approval was obtained from the gynaecologist, confirmed by the doctor of the airline (in view of the wellbeing of the mother and the unborn child);
- ailments and events resulting from the intense use (1)of alcohol, as far as the level of alcohol in the blood of the concerned person exceeds the 1,2 gram/litre, without the use of alcohol has to be the only reason for the ailment or event, or (2) the acute or chronic use of drugs or any other substance which was not prescribed by a doctor and which alters behavior;
- Costs and care resulting from an attempted suicide;
- Restaurant and beverage costs;
- Costs or damage related to a theft that is not covered by the agreement;
- Incidents or accidents during races with motorised vehicles (races, competitions, rallies, tourist rallies, old-timer rallies, long distance trips) in which you participate as a competitor or his assistant;
- Customs duties;
- Costs resulting from a nuclear accident;
- Costs resulting from a terrorist action;

and in general all costs that are not explicitly mentioned in the agreement.

6.2. Exceptional circumstances

We cannot be held liable for delays, negligence or impediments in the assistance if they are not imputable to us or if they are the consequence of a case of force majeure.

Chapter 7. LEGAL FRAMEWORK

7.1 Subrogation

The insurer is subrogated into your rights and legal actions, against any liable third parties up to the amount of his expenditure.

Except in case of malice, we may not take legal action against your descendants, ascendants, partner, direct relatives, people living under your roof, your guests and

members of your house staff. However, the insurer can bring proceedings against these persons in so far as their liability is effectively covered by the insurance contract.

7.2 Acknowledgement of debt on advances

You agree to refund us within one month the costs for the services not covered by the agreement and which we have granted you by way of an advance.

7.3 Prescription

All proceedings issuing from the present contract are subject to a time limit of three years dating from the incident that gave rise to them.

7.4 Jurisdiction

All disputes on the present contract will be settled solely by the competent Belgian courts.

7.5 Contract law

This contract is governed by the law on the Insurance Act of 4 April 2014 (Belgian Bulletin of 30 April 2014).

7.6 Complaints

Any complaints with regards to this agreement can be addressed to:

- **Europ Assistance Belgium tot the attention of the Complaints Officer, Cantersteen 47, 1000 Brussels, (complaints@europ-assistance.be), PH: 02 541 90 48 from monday till thursday from 10h-12h and from 14h-16h**
or
- The Insurance Ombudsman, de Meeûsquare 35, 1000 Brussels (www.ombudsman.as), without prejudice to the policyholder's right to take legal action.

7.7 Protection of privacy

We process all personal data in accordance with national and European regulations and directives. All information concerning the processing of your personal data can be found in our privacy statement. This can be found at www.europ-assistance.be/nl/privacy. This Privacy Statement contains the following information, among other things:

- Contact details of the Data Protection Officer (DPO);
- The purposes of the processing of personal data;
- The legitimate interests for the processing of personal data;
- The third parties who may receive personal data;
- The duration of storage of personal data;
- The description of personal data rights;
- The possibility to file a complaint regarding the processing of personal data.

7.8 Fraud

Any form of fraud committed by the insured party in submitting his claim or filling out questionnaires will result in the insured party losing all his rights towards the insurer. Every document should therefore be completely and meticulously filled out.

The insurer reserves the right to have the fraudulent insured party prosecuted by the competent courts.

Europ Assistance Belgium, VAT BE 0738.431.009 RPM Brussels, Cantersteen 47 in 1000 Brussels, Belgian branch office of Europ Assistance SA, insurance undertaking governed by French law with registered office at 2, rue Pillet-Will, 75009 Paris, France (451 366 405 RCS Nanterre), registered with the National Bank of Belgium (NBB) under the number 0888 for the branches 1,9,13,16 and 18 and supervised by the NBB, de Berlaimontlaan 14, 1000 Brussels.