



Special Conditions Travel

WHO IS COVERED?

You and the persons listed in the policy, not older than 80 years of age.

WHEN DOES YOUR TRAVEL INSURANCE APPLY?

This insurance is intended exclusively for private leisure travel and does not cover commercial or business-related trips.

The insurance applies for the period specified in the policy, starting from the moment the insured leaves their home to travel abroad and ending upon their return home.

The maximum duration of coverage is 60 days, including the date of departure and the date of return.

WHERE ARE YOU COVERED?

The insurance applies for trips all over the world, provided the insured persons are citizens of Sint Maarten.

LUGGAGE

WHAT IS COVERED?

Luggage is insured for harm caused by:

- Theft
- Loss
- Damage

We will compensate for a maximum amount of \$ 8,500 per person per trip.

The deductible is limited to \$ 85 per trip for all insured persons combined.

The following table lists the maximal compensation for each person on each trip (if not stated otherwise in the policy).

Suitcases, clothing, shoes and cosmetic articles The suitcases, hand luggage, clothing, shoes and cosmetic articles brought by the insured person on the outward and return voyage.	MAX. \$ 500
Electronic equipment For example: camera, laptop, game computer, iPad with accessories like: CD's and USB-sticks	MAX. \$ 1,000
Cellular telephones, smartphones and not built- in navigational systems (incl. Rental car)	MAX. \$ 500
Glasses	MAX. \$ 500
Valuables For example: jewels, watches, furs, silver and gold, gems, pearls, binoculars and related items and musical instruments with their accompanying accessories.	MAX. \$ 1,000
Medical items Hearing aid, prosthesis and braces	MAX. \$ 4,000



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Mobility devices and accessories Bicycles, rollators, walking aids, wheelchairs, strollers with their accompanying accessories. Car and bicycle tools that are not part of the vehicle's standard equipment.	MAX. \$ 500
Luggage delay For the first 3 days, we will reimburse the costs of essential clothing and toiletries. This coverage does not apply to the return journey.	MAX. \$ 200
Money	MAX. \$ 300
Items bought during the trip Items bought during the trip, like souvenirs, clothing and gifts provided proof of purchase can be presented.	MAX. \$ 1,000
Travel documents Passport, driving license, proof of identity, registration certificate and travelling tickets	MAX. \$ 250
Sports equipment (rented) equipment for: winter sports, water sports and golf	MAX. \$ 2,500

WHAT IS NOT COVERED?

- Stocks and bonds you do not use during your vacation
- Items you are moving
- Art items
- Items that are part of collections
- Items intended for commercial use
- Rented vehicles and vessels
- Trailers, including tent trailers and caravans
- Aircraft

WHAT WE DO NOT COMPENSATE

Negligence-Related Losses

- Damage or theft resulting from inadequate care, including but not limited to:
 - Failure to take reasonable precautions to prevent damage
 - Money or cheques left in vehicles
 - Valuables left in plain view
 - Valuables carried in hand luggage on public transportation
 - Valuables left in unlocked or unattended areas

Specific Types of Damage

- Damage caused by heat, moisture, or freezing
- Damage caused by vermin
- Normal wear and tear, defects, or deterioration

Consequential Losses

- Including unauthorized use of stolen payment cards

Cosmetic Damage to Functional Items

- Superficial damage when items remain usable, such as:
 - Scratches
 - Dents
 - Stains



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Breakage of Fragile Items

- Damage to delicate luggage, except when directly caused by:
 - Burglary
 - Robbery
 - Fire
 - Traffic accident

WHAT DO WE COMPENSATE?

Your luggage can be repaired.

- We compensate the expenses of repair for an amount not exceeding the current value, or the original price of new items bought during the insurance period.

Your luggage cannot be repaired in case of:

- Theft
- Loss
- Damage beyond repair
 - We compensate the current value if the item is older than one year.
 - We compensate the original value if the items were bought during the insurance period.
 - In some cases of theft or loss we will only compensate if you transfer to us the title of the goods.

MEDICAL EXPENSES

Expenses for medical treatment abroad will be compensated only when:

- The insured person is covered for these expenses under their primary insurance on the island where they reside, **and**
- The expenses exceed what the primary insurance covers, up to the maximum insured amount specified in this policy.

WHAT IS COVERED?

We provide secondary coverage for medical expenses incurred during your trip.

We compensate medical expenses incurred during your trip, including:

- Doctor's fees
- When prescribed by a doctor:
 - Hospitalization
 - Treatment
 - Medications
 - Air ambulance

We compensate these expenses when your treatment and care:

Meets the standard of care in the country where you're receiving treatment

- Is appropriate for your medical condition
- Is provided by licensed healthcare professionals
- Is provided by recognized doctors
- Takes place in recognized hospitals



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WHAT IS NOT COVERED?

Conditions caused by treatments intended for weight loss or weight gain.

- Pre-existing conditions, ailments, and accidents that you suffered:
 - Before purchasing the insurance
 - Before traveling
- Routine pregnancy-related expenses (unexpected complications are covered)
- Abortion
- Treatments that:
 - Were initiated before purchasing the insurance
 - Can be postponed until you return home

WHAT IS COVERED?

We compensate only medical expenses that are not already covered by your regular health insurance.

Medical expenses abroad:

We compensate expenses from the first day of treatment until you return to your country of residence, up to one year and not exceeding \$5,500.

Medical equipment:

We reimburse the rental or purchase of items prescribed by a doctor during your vacation such as:

- Crutches
- Walkers
- Wheelchairs

Maximum compensation: \$250 per person per trip.

DENTAL EXPENSES

Accident abroad:

- We compensate for the repair of your natural teeth and other urgently necessary dental care.
- Maximum compensation: \$550 per person per trip.

ACCIDENTS

WHAT IS COVERED?

Coverage applies when an accident results in the insured person:

- Passing away
- Becoming permanently disabled



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WHAT IS NOT COVERED?

We do not compensate expenses if death or permanent disability results from:

- High-risk sports, including:
 - Air sports (such as but not limited to: parachute jumping, hot air ballooning, gliding, paragliding, sport flying, ultra-light and micro-light flying)
 - Water sports (such as but not limited to: rafting, canyoning, hydro speed, sky boat, whitewater canoeing, competitive ocean sailing)
 - Other sports (such as but not limited to: martial arts, rugby, cycling races, horse racing)
- Suicide
- Attempted suicide

WHAT DO WE COMPENSATE?

These are the maximum amounts compensated in case of passing away or disablement as a result of a covered incident.

Death:

We pay \$40,000 for each deceased person to their heirs. If we have already paid an amount for disability from the same accident, that amount will be deducted from the death benefit.

Payment **will** be reduced if death resulted from failure to use a seatbelt or helmet, or improper use of these safety devices.

Permanent disability:

Maximum payment: \$80,000 per person. Our medical advisor determines the percentage of disability resulting from the accident, which determines the payment amount.

Payment **will** be reduced if disability resulted from failure to use a seatbelt or helmet, or improper use of these safety devices.

If disability cannot be determined immediately:

When it takes more than 2 years to establish the degree of disability, our medical advisor will re-evaluate your condition 2 years after the accident. The advisor will consider expected changes and establish the final disability determination on that basis.

UNEXPECTED EXPENSES

WHAT IS COVERED?

Additional expenses for the insured person related to infirmity/accident/passing away of:

- The insured person;
- Not co-travelling family members of the first grade;
- A solicitor;
- Defective transportation;
- Serious material damage to home, household effects, company;
- Theft/loss of passport/visa;
- A rescue operation.



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Return to the vacation destination until at the latest 21 days after the duration of the insurance, because of interruption of the vacation related to:

- Serious infirmity or passing away of family members in the first grade;
- Serious material damage to home, household effects, company;
- Infirmity or passing away of the solicitor.

Additional expenses for the insured person related to a co-traveler who is insured elsewhere and is affected by an occurrence that is covered by the conditions of this insurance.

Damage to your lodgings

We compensate for the damage you have caused to rented lodgings. The household effects within the lodgings are also covered. In this case you have to be liable for the damage. This includes damage due to loss of the key of the safe in your lodgings.

WHAT DO WE COMPENSATE?

Items marked with (*) require consultation with and approval from our help desk before reimbursement.

We cover the following expenses resulting from a covered occurrence:

- Additional lodging expenses, including travel and accommodation for two necessary companions, with a 10% deduction for saved meal expenses—up to \$5,500 per person per trip (*)
- Necessary expenses to transport the deceased's body to their place of residence—up to \$15,000 (*)
- Expenses for burial or cremation outside the place of residence—up to \$15,000, including travel for two family members from the place of residence (*)
- Necessary additional lodging expenses due to discontinued transportation—up to \$100 per person per day for a maximum of 10 days, with a 10% deduction for saved meal expenses
- Necessary additional expenses due to unexpected or unavoidable delay caused by natural disasters, strikes, work stoppages, protests, or solidarity actions—up to \$300 per traveling party
- Necessary additional transportation and lodging expenses due to loss or theft of passport(s)—up to \$1,500 per traveling party
- All expenses for authorized search, rescue, and recovery operations—up to \$15,000 (*)
- Necessary expenses for additional telecommunication with the help desk and communication with third parties—up to \$300 (*)

WHAT WE DO NOT COMPENSATE

- Expenses in your place of residence for pre-existing ailments and/or disabilities, mental disorders, or consequences and complications of pregnancy. Outside your place of residence, such expenses may be covered if they are unexpected and treatment cannot be postponed until your return home
- Medical expenses incurred more than 6 months after the covered occurrence
- Dental expenses incurred more than 6 months after the covered occurrence
- Treatment at a seaside resort or spa
- Additional transportation, travel, and lodging expenses without help desk approval in cases marked with (*)
- Vehicle towing and transport expenses
- Normal expenses that were neither additional nor unexpected



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- Accidents and illnesses caused directly or indirectly by:
 - Medical treatment or medication
 - Practicing hazardous professional activities
 - Participating in winter sports or dangerous sports
 - Piloting an aircraft without a valid license
- Delay expenses for aircraft, ships, trains, or tour buses