

# Temporary cancellation insurance

Product Information sheet Europ Assistance Belgium NV recognised in Belgium under code 1401

## Product: Cancellation Brussels Airlines

**Disclaimer:** This document is not tailored to your specific individual needs and the information and obligations in this document are not exhaustive. For all additional information regarding the rights and obligations of the insurance company and the insured person, please consult the precontractual and contractual documentation of the selected insurance product.

### What type of insurance is this?

If you book a trip and are unexpectedly unable to depart, the tour operator or the travel agent usually do not reimburse the complete amount of the trip. This temporary insurance offers coverage for the amount that they do not reimburse or for the extra expenses you need to make to modify your trip before departure. This insurance covers one particular trip. You can take out this insurance for yourself or for your travel companions provided that you live in Belgium.



### What is covered?\*

- ✓ The cost of cancellation or modification of the ticket bought at Brussels Airlines, in case this cancellation or modification occurs as a consequence of one of the covered events up to a maximum amount of 2,500 EUR per insured person for a total sum of 12,500 EUR for all insured persons per trip:

The covered events include:

- ✓ disease, accident, decease of the insured person and his relatives up to the 2<sup>nd</sup> degree;
- ✓ lack of required vaccinations;
- ✓ pregnancy;
- ✓ dismissal, involuntary unemployment, new employment contract;
- ✓ withdrawal of granted vacation days;
- ✓ re-examination;
- ✓ divorce or separation;
- ✓ material damage to the home;
- ✓ the total loss or immobilisation of the private vehicle in the week prior to departure;
- ✓ the non-embarkation in Belgium or a neighbouring country in case of immobilisation of the vehicle due to an accident or breakdown on the road to the point of embarkation;
- ✓ refusal of a visa that is not due to a late application;
- ✓ cancellation of a travel companion;

### Who is insured?

- ✓ Every individual who has taken out the option cancellation through the Brussels Airlines booking engine direct sales and whose name is stated on the ticket

*\*For a complete overview of the coverage, the upper limits and exclusions we refer to the general terms and conditions.*



### What is not covered?\*

BASIC COVERAGE

- ✗ Events that are not explicitly covered;
- ✗ Interruption or modification of a trip that had already started;
- ✗ Terrorism, war, strike, natural disaster;
- ✗ Pre-existing diseases in a terminal or advanced stage at the time of reservation of the trip/stay or at the time the insurance is taken out;
- ✗ Delays caused by recurring and predictable traffic issues;
- ✗ Any reason that leads to a cancellation or modification and that was known at the time of reservation or at the time the insurance is taken out, unless explicitly mentioned in the covered events;



### Are there limitations to the coverage?

- ! All services or extras purchased after the initial booking on brusselsairlines.com (e.g.: upgrades, extra luggage, seat reservation, will not be reimbursed if they have not been purchased together with the initial booking);
- ! Any other costs, such as transaction costs, airport taxes, the insurance premium, the administrative costs will not be reimbursed.



## **Where am I insured?**

### BASIC COVERAGE:

- ✓ Worldwide for the travel destinations mentioned in the Special Terms and Conditions.



## **What are my obligations?**

### Obligations at the signature of the insurance contract:

- provide us with honest, accurate and complete information.

### Obligations during the course of the contract:

- communicate any changes to the insured risk (e.g. number of individuals covered, destination of the trip, amount to be insured...)

### Obligations in case of a claim:

- take all necessary and useful measures to minimise the modification or cancellation costs;
- inform Brussels Airlines as soon as possible of the fact that you wish to modify or cancel your trip, in order to allow them to draw up a cancellation invoice, which you must hand to us for the reimbursement;
- subsequently, inform us as soon as possible about the reason why you cannot go on your trip and send us the completed claims forms ([www.europ-assistance.be](http://www.europ-assistance.be), section "contact") or file a claim through the customer zone on the website;
- provide us with a copy of the reservation and the invoice for the trip stating the general terms and conditions;
- inform us of any coverage taken out with another insurer that covers partially or entirely the same risks.



## **When and how should I pay?**

You pay the premium when you take out the option cancellation through the Brussels Airlines booking engine manage my booking at the time you book the flights. Payment can be done by debit or credit card.

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## **When does the coverage start and end?**

The warranty "Travel modification" and "Cancellation" take effect on the date of reservation and payment of the plane ticket and end on the day of departure. The guaranteed trip starts on the initial departure date and at the moment the insured person leaves his home, with the intent to embark on a flight.



## **How can I end my contract?**

The insurance contract cannot be ended prematurely but will end automatically on the return date mentioned on the ticket.