

# Damage to lodging accommodation

## Information document about the insurance product

Company: Anker Verzekeringen n.v., schadeverzekeraar, licence number: 12000661 (NL)  
Product: Damage to lodging accommodation



This document only provides a summary of the key features of the insurance. You will find all the terms and conditions in the [policy conditions](#).

### What is this type of insurance?

This insurance compensates damage to the rented accommodation or damage to the inventory belonging to the accommodation. You must be liable under Dutch law for the damage you caused.

#### What is insured?



- ✓ Who are insured? The tenant of the holiday accommodation and the accommodation companions of the tenant mentioned on the booking invoice of the rented holiday accommodation.

##### Extra information

All insured persons must have a permanent residence in the Netherlands and be registered in the Dutch population register.

##### Insured amount

- ✓ The maximum claim payment is € 2,500 per rental agreement and per insurance policy.

##### Extra information

This means that in case of damage we never pay out more than this amount.

##### Damage to the rented accommodation

- ✓ Damage to your own rented holiday home is insured if you are liable for this.

##### Extra information

For example, your child runs into an open kitchen cupboard door, causing the door to break. Because you as a parent are liable for this, this damage is insured. But even if you yourself drop a glass of drink on the carpet and it cannot be cleaned anymore, you are insured for this.

##### Damage to the inventory of the rented accommodation

- ✓ Damage caused to the inventory in and around the accommodation is insured if you are liable for this.

##### Extra information

For example, your dog causes damage to a sofa, you are liable for this. This damage is insured.

##### Private swimming pool and equipment in the garden of the accommodation

- ✓ Damage to the private swimming pool and equipment (e.g. trampoline or swing) in the garden of the rented accommodation are insured. You must be liable for the damage caused.



#### What is not insured?

- ✗ We will not pay if you are not liable.

##### Extra information

Does the dishwasher of the rented holiday accommodation break by itself during your stay? Then you are not liable for this, because you cannot be blamed for this. This damage is not insured.

##### Damage to own travel baggage

- ✗ We do not reimburse property belonging to the tenant himself or the accommodation guests.

##### Extra information

For example, does a companion accidentally cause damage to your own travel luggage? Then this is not insured. For this, your own travel insurance offers cover or travel insurance can be taken out.

##### Damage caused by temporary guests

- ✗ Does a third party cause damage to the accommodation or the inventory of the accommodation and is this person not specifically mentioned on the booking note? Then this person is not covered by this insurance.

##### Extra information

For example, parents or friends who come to the holiday address for a day. In the event of damage, these persons can claim the damage on their own private liability insurance.

##### Deliberate intent

- ✗ Did you deliberately cause damage to the accommodation or the inventory in the accommodation? Then this damage is not insured. This also applies if the damage was caused under the influence of alcohol or drugs.



#### Are there any restrictions on cover?

- ! You will only receive compensation if you hand over the claim form and all accompanying documents to us. More information can be found in the insurance arrangements.

#### Excess

- ! There is no excess. However, the damage must be greater than € 25.00.

#### Extra information

For example, do you drop a dinner plate in the kitchen of the accommodation? And is the plate € 5.00? Then this amount is lower than the minimum damage amount and we will not pay for this damage. If the damage amount is above € 25.00 we will pay the damage in full up to the maximum insured amount.



#### Where am I covered?

- ✓ Worldwide. Dutch law is applicable.



#### What are my obligations?

When applying for this insurance, you must answer our questions honestly. In the event of damage, contact your insurance adviser as soon as possible. And you should do as much as possible to prevent and limit damage.



#### When and how do I pay?

You are obliged to pay the premium before the start of the insurance.



#### When does the cover start and end?

The insurance starts as soon as you move into the accommodation at the start of the pre-agreed rental period. The cover ends when you leave the accommodation within the pre-agreed end date of the rental period.

#### Extra information

As soon as the last insured person (tenant or accommodation companion) leaves the rented accommodation within the pre-agreed rental period, the cover ends. Do you unexpectedly have to stay longer in the accommodation against your will? For example due to an acute medical situation of a guest? Then the cover remains valid until the first possible departure time. The extra rent itself is not insured.



#### How do I cancel the contract?

The temporary insurance applies for a fixed period that is equal to the entire rental period of the accommodation. You do not have to cancel the insurance yourself.

#### Extra information

The insurance ends automatically when you and your accommodation companions leave the accommodation at the end of the rental period. The cover also ends on the end date stated on your policy schedule. You can only cancel if the insurance cover has not yet commenced.