

## 1. Types of insurance

The contract only covers business travel insurance and travel accident insurance. The business travel insurance can be extended to include insurance for private travel.

## 2. Terms and conditions of the insurance

All insurances within the Meijers facility of the types of insurance named in this appendix 1. under 1. qualify for the Terms and Conditions of Travel Insurance MA-R2012.01

## 3. Limits in relation to the travel accident insurance

<p><b>a Luggage</b></p> <ul style="list-style-type: none"> <li>• Luggage (art. 3.1.1)</li> <li>• Luggage delay (art. 3.1.2)</li> <li>• Travel and identity documents (art. 3.1.3)</li> <li>• Cash, valuable documents and SIM cards (art. 3.1.4)</li> </ul>	<p>maximum € 8,500 each person each business trip                      maximum € 1,500 each person each business trip                      maximum € 2,500 each person each business trip                      maximum € 2,500 each business trip</p>
<p><b>b Personal accident (if covered by the insurance)</b>                      Maximum sum insured for each event                      Supplementary cover</p> <ul style="list-style-type: none"> <li>• Paraplegia or quadriplegia (art. 4.12.1)</li> <li>• Children</li> <li>• Retraining costs (art. 4.12.3)</li> <li>• Replacement costs (art. 4.12.4)</li> <li>• Hospital admission (art. 4.12.5)</li> <li>• Coma (art. 4.12.6)</li> <li>• Cosmetic surgery (art. 4.12.7)</li> <li>• Psychological support (art. 4.12.8)</li> <li>• Personal belongings (art. 4.12.9)</li> <li>• Funeral costs (art. 4.12.10)</li> <li>• Safety belt (art. 4.12.11)</li> <li>• Life saver (art. 4.12.12)</li> <li>• Modification of the home (art. 4.12.13)</li> <li>• Partner / child (art. 4.12.14)</li> <li>• Scars (art. 4.12.15)</li> <li>• Dentistry costs (art. 4.12.16)</li> </ul>	<p>€ 15,000,000</p> <p>€ 25,000 paraplegia                      € 50,000 quadriplegia                      € 5,000 each child, max. 10% payment in the event of death                      maximum € 10,000                      maximum € 10,000                      € 75 each day, max. 365 days                      € 50 each day, max. 365 days                      10% of the disability payment, max. € 5,000 (secondary)                      maximum € 5,000                      maximum € 5,000                      maximum € 7,500                      € 5,000                      € 25,000                      maximum € 5,000                      € 25,000 for each partner/child                      5% of the sum insured (scars from 5 – 10 cm)                      10% of the sum insured (scars &gt; 10 cm)                      € 500</p>
<p><b>b Medical Expenses and assistance</b></p> <ul style="list-style-type: none"> <li>• Medical expenses abroad (art. 5.1.1)</li> <li>• Medical expenses in the country of residence (art. 5.1.2)</li> <li>• Medical assistance (art. 5.2 - art. 5.2.9)</li> <li>• Tracking down and rescue (art. 5.2.10)</li> <li>• Repatriation of the body (art. 5.2.11)</li> <li>• Funeral costs (art. 5.2.12)</li> </ul>	<p>cost                      maximum € 25,000 (secondary)                      cost                      cost                      cost                      maximum € 7,500 each business trip</p>
<p><b>c Travel assistance</b></p> <ul style="list-style-type: none"> <li>• Art. 6.1 - 6.9.7</li> </ul>	<p>in accordance with the sums insured and/or the costs stated in the Terms and Conditions for Travel Insurance MA-R2012.01</p>
<p><b>d Trip cancellation and interruption</b></p> <ul style="list-style-type: none"> <li>• Trip cancellation/interruption (art. 7.1 - 7.1.3, 7.1.5)</li> <li>• Travel delay (art. 7.1.4)</li> </ul>	<p>€ 10,000 each person each business trip with a maximum of € 50,000 each year of insurance                      maximum € 1,500                      maximum € 5,000,000 each year of insurance for all insured parties / all claims combined</p>
<p><b>e Personal liability (art. 8)</b></p>	<p>maximum € 5,000,000 each year of insurance for all insured parties / all claims combined</p>
<p><b>f Legal representation</b></p> <ul style="list-style-type: none"> <li>• Costs of legal representation (art. 9.1, 9.2 and subsequent)</li> <li>• Security (art. 9.2.d.)</li> </ul>	<p>cost                      € 12,500 each event</p>
<p><b>g Abduction, hijacking and hostage-taking</b></p>	<p>€ 400 each day, max. € 20,000                      € 125,000 consultancy and expenditure</p>
<p><b>h Political evacuation and crisis protection</b></p> <ul style="list-style-type: none"> <li>• Costs of evacuation (art. 11.1 and subsequent)</li> <li>• Crisis limitation and disaster evacuation (art. 11.4)</li> </ul>	<p>maximum € 50,000 each year of insurance for all insured parties together                      maximum € 50,000 each year of insurance for all insured parties together</p>