

Cancellation Insurance Stay & Accommodation

Insurance Product Information Document

Company: Europæiske ERV
(Europæiske Rejseforsikring A/S, CVR-nr. 62940514)
Under supervision of the Danish Financial Supervisory Authority.

Product: Cancellation Insurance
Terms & Conditions no. 5050201
Valid from 1 March 2021

This document provides a summary of the key information relating to this insurance product. Complete pre-contractual information can be found in the terms and conditions of the insurance and is available at www.erv.dk. The terms and conditions in combination with the insurance policy constitutes the contract with Europæiske ERV.

What is this type of insurance?

This insurance provides cover in case you must cancel rented holiday accommodation, camping grounds or the like or in case you must interrupt your stay during the rental period. It also covers liability to household items. The insurance applies to the persons whose names were informed when booking the accommodation and when taking out the insurance. All insured persons must at the time of purchase be legal residents of the EU/EEA. It can be taken out for up to 20 persons and must be booked and paid for not later than 2 days after payment of either deposit or the full rental.



What is insured?

The Accommodation cover includes e.g.:

- ✓ Cancellation before your stay because of:
 - Death or serious acute illness or injury to insured persons or close family.
 - Fire, flood, burglary or storm damage in your home or your own business.
 - Divorce, separation or cessation of personal relationship.
 - Re-sitting of an examination due to acute illness.
 - If you start a new job following unexpected loss of employment and are unable to take time off work.
- ✓ Ruined Holiday if you during the rental period must interrupt your stay because of illness, accident or death.
- ✓ If you during the stay become liable for damage to household items.



What is not insured?

- ✗ Costs of medical certificates etc.
- ✗ If the accommodation gets cancelled by the provider/organizer
- ✗ If the reason for cancellation was known when you booked the accommodation.
- ✗ In case of strikes, bankruptcy or intervention by authorities
- ✗ If the reason for cancellation is that necessary arrangements for the trip have not been made, e.g. passport, visa or vaccinations.
- ✗ Normal tear, wear and cosmetic damages on household items.
- ✗ Damages caused by your pet.
- ✗ Damage to household items caused by your intentional or gross negligent acts.



Are there any restrictions on cover?

- ! Cancellation because of pre-existing illness or injury
- ! Cancellation because of pregnancy or birth.
- ! If your doctor has warned you against the trip at the time of booking.
- ! If you can claim compensation from for instance accommodation provider, car insurance etc.
- ! If you resume your stay during the rental period.



Where am I covered?

- ✓ The insurance covers in the EU and EEA.



What are my obligations?

- You must provide correct information when taking out the insurance, for instance on number of co-insured and the duration of the rental period.
- You must be able to document the cancellation reason satisfactorily with a statement from an independent doctor, employer, public authority, police or similar. The reason for cancellation must be clearly stated in the document.
- Contact to the issuer of the statement must take place before scheduled check-in time at the place of accommodation is to start.
- You must keep receipts and other evidence documenting your claim. You must send your claim to Europæiske ERV as soon as possible.
- To be entitled to full compensation, you must meet the requirements and regulations set out in the insurance terms and conditions.



When and how do I pay?

- The insurance must be taken out and paid no later than 2 days after paying the deposit or the full rental amount, unless otherwise agreed with Europæiske ERV.
- The insurance cannot be taken out later than 3 days before the rental period is to start.
- You can pay using regular payment and credit cards, payment link or via invoice.



When does the cover start and end?

- The validity is stated in your insurance policy.
- The cover for cancellation is valid from the time you book and pay for the accommodation/event and for the insurance and until the rental period / event starts.
- The cover for ruined holiday, liability for household items, is valid during the rental period.



How do I cancel the contract?

The insurance can be terminated in writing by you or by Europæiske ERV with at least 30 days' notice until the end of the policy period. In addition, you can always terminate the insurance with 30 days' notice until the end of a calendar month. If you use the option to terminate on short notice, Europæiske ERV is entitled to charge a fee. The tariff for various fees can be found [here](#).

Right to withdrawal

You have the right to withdraw in accordance with the Danish Act on Insurance Agreements in force at any given time. The deadline for the right of cancellation is 14 days. The deadline is calculated from the day on which the insurance terms and conditions are sent to you/received by you, but no earlier than the time at which you have received notification that the insurance agreement has been completed. There is no right to cancellation for travel insurance policies providing cover for up to 30 days.