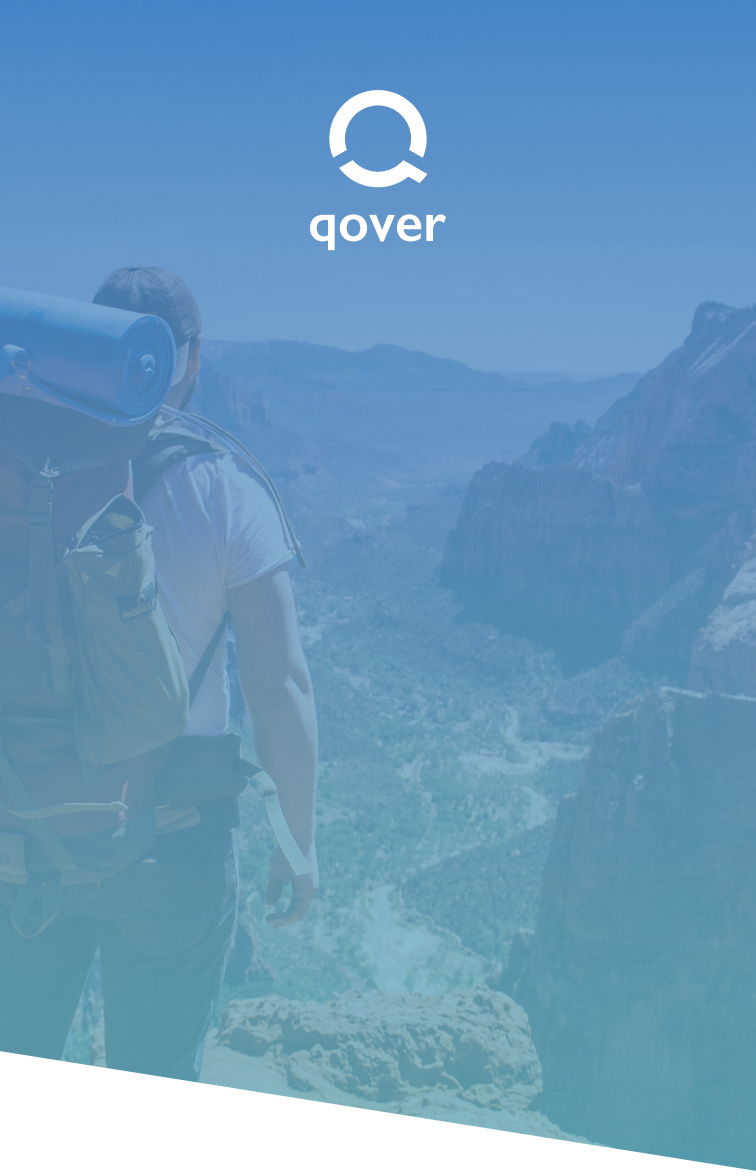
qover



Travel Insurance

A worldwide annual travel insurance
that protects you and your family
during your trips abroad

Our travel insurance in detail

You can choose between our 2 formulas below.

	GLOBAL	UNIVERSE
Maximum duration travel	90 days	180 days
Personal liability	1,000,000 €	1,000,000 €
Legal expenses	25,000 €	25,000 €
MEDICAL EXPENSES REIMBURSEMENT		
Medical & dental emergency abroad	1,000,000 € Excess of 50 €	3,000,000 € Excess of 50 €
Medical expenses in your domicile	2,500 €/insured	5,000 €/insured
Emergency Dental Expenses in your domicile	1,000 €	1,500 €
Hospital Allowance	25 €/day Max. 500 €/person	50 €/day Max. 1,000€/person
Funeral Expenses	1,000 €	2,000 €

Please refer to the Terms & Conditions for full list of exclusions and limits.

Assistance 24 hours a day, 365 days a year

Overseas travel medical emergencies won't wait until the next day. Our helpline is avaible 24 hours a day, 365 days a year and our service providers assist you anywhere in the world and in your language.

Be Qovered today, be at peace tomorrow.

Read carefully the General Policy Conditions on www.myvanbreda.be to discover the list of exclusions.

	GLOBAL	UNIVERSE
PERSONAL ASSISTANCE ABROAD		
Search & rescue costs	5,000 €	10,000 €
Winter ski	✓	✓
Disaster response cover	-	25,000 €/insured
TRAVEL ASSISTANCE ABROAD		
Cancellation, curtailment, trip interruption	1,000 €/insured /accident Max. 1,250 €/year /insured	2,500 €/insured /accident Max. 3,000 €/year /insured
Travel expenses (accomodation only)	75 €/night/room (Max 750 €)	150 €/night/room (Max 1,500 €)
Repatriation costs	✓	✓
Missed departure and delay	500 €	1,000 €
ADDS-ON		
Personal Accident Coverage	✓	✓
Baggage	✓	✓
Roadside assistance	✓	✓

*Adds-on available at additional premium.

Be Warned

- You have to be covered before you actually travel in order to be insured – you cannot buy this policy whilst already travelling.
- Journeys with a destination within the country of domicile, provided such Journeys include at least 1 night of accomodation that has been booked before leaving.
- Maximum duration of travel allowed: the guarantee will only be valid abroad when travelling during the 90 or 180 days of your stay abroad depending on the plan you choose.
- Deliberate exposure to exceptional danger and high risk leisure activities (e.g. jet-skiing, body jumping, rock climbing, etc.) are excluded from the coverage.

What if I have a claim?

All claims are settled by a professional administrator offering you the fastest and fairest treatment.

Need assistance?

It couldn't be easier!

- **For medical and other emergencies call:** (+32) 2 773 62 79
- **For all other claims, contact** claims@qover.com **with all relevant and required documents in the attachment; or**
- **Use the claim form available on** www.qover.com/travel/claim.

Don't forget to notify us as soon as possible and no later than 31 days after the end of the journey.

IMPORTANT

All medical records, notes and correspondance refering to a claim or pre-existing condition shall be made available on request to any medical adviser appointed by us.

We care about you

What is travel Insurance?

This coverage might be an effective way to protect you and your family when you go on holiday

For who?

You have 3 options:
Single, couple & family (up to 8 children)

Where?

This coverage is valid worldwide

For how long?

The contract is concluded for one year and is tacitly renewable. Depending on the plan you choose, you will be covered abroad up to 90 or 180 days during the period of insurance

What does it cover?

- Medical expenses
- Assistance
- Personal liability
- Ski
- Cancellation
- Legal expenses

Options available at an additional cost:
Personal accident - Baggage & Roadside assistance

Coverholder at LLOYD'S

Qover, insurance arranged at Lloyd's

About QOVER SA/NV

QOVER SA/NV (RPM 0650.939.878) is an untied insurance agent authorised and regulated by the Financial Services and Markets Authority (FSMA - BELGIUM - registration number 115284A).

About Endurance at Lloyd's

Your policy is underwritten by Endurance at Lloyd's Limited, registered in England and Wales, Registration Number 06539650, home state United Kingdom. Registered Office: 2 Minster Court, 1st Floor, Mincing Lane, London, EC3R 7BB. Endurance at Lloyd's Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 486401. Visit www.fca.org.uk for more information.

About Allianz Global Assistance

Your Roadside Assistance is underwritten by AWP P&C S.A. – Belgian Branch, acting under the name: Allianz Global Assistance, Zwaluwenstraat 2, 1000 Brussels - Belgium. www.allianz-assistance.be.
The company is approved by the FSMA under code number 2769.
The company number is: 0837.437.919.

Travel insurance - 04/2018

E.R.: J.C. Velge - Qover SA/NV - rue des Palais, 44 - 1030 Brussels

Get your quote and all (pre)contractual information on **www.qover.be**

Questions? Don't hesitate to contact us (preferably digitally)

Qover SA
contact@qover.be
www.qover.be/contact
(+32) 2 588 25 50

Postal mail
QOVER - Customer Services
Rue des Palais, 44
1030 Brussels - Belgium

Qover Insurance contracts are subjected to Belgian Law.

This document provides general information without any contractual obligations.
All documents are available in French, Dutch or English.