Cancellation, Interruption, Home Content

Dokument med oplysninger om forsikringsprodukt

Selskab: Gouda Rejseforsikring, del af Gjensidige Forsikring, dansk filial af Gjensidige Forsikring ASA

Produkt: 160.2 ABCD (2)

Med dette produktark får du et overblik over dækningerne på vores forsikring. Produktarket er ikke en fuldstændig beskrivelse af hvad og hvordan forsikringen dækker, og det tager ikke hensyn til dine individuelle behov og ønsker. Det er din police og dertilhørende forsikringsbetingelser, som udgør den endelige aftale med os. På www.gouda.dk kan du altid se forsikringsbetingelserne på forsikringen.

What type of insurance is this?

This insurance covers yours cancellation costs for a rented Holiday Home, when your planned stay is not possible to be utilized as intended, if you or your travel companion are affected by for example a severe acute illness/injury, serious accident or death. Furthermore the insurance covers costs of holiday interruption, damage to Home content and Liability expenses.

What does it cover?

Cancellation coverage, in case of

- ✓ Death
- ✓ Severe, acute illness
- ✓ Severe injury
- ✓ Acute worsening of an existing illness
- ✓ Vaccination hypersensitivity
- ✓ Pregnancy arising during the period of insurance
- ✓ Significant damage to property resulting from fire, natural, phenomena or vandalism
- ✓ Unexpected termination of full-time employment
- ✓ Commencement of new employment, if the individual was unemployed and the job centre has approved the trip at the time of booking the accommodation.
- ✓ Access to 24/7 advice and information on doctor´s treatments medicine by Gouda Alarm Centre.
- ✓ Reimbursment of unutilised holiday days in the amount of the per diem price of the trip.
- ✓ Damage to contents of the holiday dwelling.*

Optional coverage

* Home content & Liability coverage.

Dog insurance.

What does it not cover?

Cancellation

- ✗ Prepaid expenses for hotel and transportation relating to a delay in arriving at the accommodation venue.

Home Content & Liability*

- ✗ Ordinary wear and tear, scratches, dents, dirt or gradual deterioration
- ✗ Damage caused by a pet; this exception does not apply to the Insured's dog.
- ✗ Cosmetic damage to bowls and basins, including jacuzzis and whirlpool baths.
- ✗ Damage to swimming pools and the water contained in them.

Are there any limitations?

Home Content & Liability*

- ! The insurance sum is 75.000 DKK, however maximum cover for damages to window panes, basins, bowls and kitchen worktops is 8.000 DKK.

Where am I covered?

✓ The insurance is valid for rentals of Holiday Homes in Denmark.

What obligations do I have?

- You must have verified that the customer information about you and your travel companions and about the Holiday Home rental are correctly printed in the policy.
- In case of claim you are to firstly contact the Holiday Home Rental Agency in order to register the claim. The Agency will thereafter convey your claim on to Gouda for further claims handling.
- You are obliged to obtain and then provide all necessary information to Gouda, which are necessary for Gouda´s claims handling.

When and how do I pay?

The premium must be paid, not later then, on the date when the cover is set to start and the payment is made in accordance to the payment instructions you receive from the Rental Home Agency,

When does the cover start and stop?

The Cancellation cover starts from the moment when you pay the deposit/rent to the Holiday Home Rental Company and is valid until the period of the rental starts.

The Interruption, 24/7 Emergency Assistance and Home Contents & Liability covers are valid during your rental period.

How do I cancel the insurance?

- In the case that you bought this insurance as included in your rental agreement with Holiday Home Rental Agency, the same cancellation terms that are valid for that agreement applies to this insurance.
- In the case that you have bought this insurance separately from your rental agreement with the Holiday Home Rental Agency and the insurance period is longer than 1 month, you have the right to cancel your purchase of the insurance within 14 days. The 14-day limit starts to count from the day that you have received the policy document/terms & conditions, but earliest form the point in time when you have received a confirmation that the insurance has been signed.
- For example; if you receive the policy/terms & conditions on a Monday the 1st, you have a limit until Monday the 15th. If the limit expires on a bank holiday, a Sunday, a Saturday or the National Day of Denmark (5th of June), you are entitled to wait until the next working day.
- If you wish to cancel your purchase or cancel the insurance, please contact the place where you have bought your insurance.