

# COVERAGE SUMMARY SINGLE-TRIP TRAVEL INSURANCE AND TRIP CANCELLATION INSURANCE

## Basic coverage per insurance

1. LUGGAGE	COMBINATION A	COMBINATION B	COMBINATION C	COMBINATION D
<b>A.</b> Luggage accompanied by the insured while travelling. Including suitcases, carry-on luggage, clothing, shoes, cosmetics, furs, leather and/or suede clothing, items bought while travelling and existing prostheses including dentures, but not contact lenses.	XCG/AWG 150.000 \$ 838	XCG/AWG 1.000 \$ 559	XCG/AWG 750 \$ 419	XCG/AWG 500 \$ 279
- Theft out of the vehicle is only limited to items bought during the trip	XCG/AWG 500 \$ 279	XCG/AWG 400 \$ 223	XCG/AWG 300 \$ 167	XCG/AWG 100 \$ 56
<b>B.</b> Valuables such as jewelry, pearls, watches and other items containing precious stones or metals, platinum, gold or silver.	XCG/AWG 1.500 \$ 838	XCG/AWG 800 \$ 447	XCG/AWG 700 \$ 391	XCG/AWG 350 \$ 196
- Including if stolen from a vehicle.	XCG/AWG 500 \$ 279	XCG/AWG 400 \$ 223	XCG/AWG 300 \$ 167	XCG/AWG 100 \$ 56
<b>C.</b> Instruments/equipment: including audio and video equipment, telecommunications equipment, binoculars and other optical devices, computer equipment and musical instruments	XCG/AWG 2.000 \$ 1.117	XCG/AWG 1.500 \$ 838	XCG/AWG 500 \$ 279	XCG/AWG 100 \$ 56
- Instruments/equipment stolen from a vehicle while travelling.	XCG/AWG 500 \$ 279	XCG/AWG 400 \$ 223	XCG/AWG 200 \$ 121	XCG/AWG 50 \$ 28
<b>D.</b> Bicycles, wheelchairs, strollers and car and motorcycle tools, if they are not standard equipment on the vehicle.	XCG/AWG 750 \$ 419	XCG/AWG 500 \$ 279	XCG/AWG 350 \$ 196	XCG/AWG 250 \$ 140
<b>E.</b> Travel documents, such as a passport, driver's license, license actual costs plate, travel tickets and the like, up to the maximum insured amount.	actual costs	actual costs	actual costs	actual costs
- Theft of travel documents from a means of transport.	XCG/AWG 500 \$ 279	XCG/AWG 500 \$ 279	XCG/AWG 500 \$ 279	XCG/AWG 500 \$ 279
<b>F.</b> Delayed arrival of luggage	XCG/AWG 100 \$ 56	XCG/AWG 75 \$ 42	XCG/AWG 50 \$ 28	XCG/AWG 50 \$ 28

2. MEDICAL EXPENSES	A	B	C	D
<b>A.</b> In the event of acute illness & accidents	XCG/AWG 17.500 \$ 9.777	XCG/AWG 12.500 \$ 6.983	XCG/AWG 7.500 \$ 4.190	XCG/AWG 5.000 \$ 2.793
<b>B.</b> Air ambulance, for persons 69 years old or younger.	XCG/AWG 3.000 \$ 1.676	N/A	N/A	N/A

3. DENTAL EXPENSES	A		B		C		D	
<b>A.</b> Damage to original teeth caused by an accident.	XCG/AWG	500	XCG/AWG	400	XCG/AWG	200	XCG/AWG	100
	\$	279	\$	223	\$	112	\$	56
<b>B.</b> Emergency treatment by a dentist, per occurrence.	XCG/AWG	150	XCG/AWG	100	XCG/AWG	100	XCG/AWG	100
	\$	84	\$	56	\$	56	\$	56

4. REPATRIATION OF REMAINS	A		B		C		D	
Repatriation of remains to the hometown in Aruba, Bonaire, Curacao, Saba, St. Eustatius or St. Maarten.	XCG/AWG	20.000	XCG/AWG	15.000	XCG/AWG	10.000	XCG/AWG	10.000
	\$	11.173	\$	8.380	\$	5.587	\$	5.587
Individuals above the age of 69.	XCG/AWG	7.500	XCG/AWG	5.000	XCG/AWG	2.500	XCG/AWG	2.500
	\$	4.190	\$	2.793	\$	1.397	\$	1.397

5. EXTRAORDINARY EXPENSES	A		B		C		D	
<b>A.</b> Costs of trip interruption.	actual costs		actual costs		actual costs		actual costs	
<b>B.</b> Expenses for search and rescue of the insured person.	XCG/AWG	17.500	XCG/AWG	7.500	XCG/AWG	5.000	XCG/AWG	5.000
	\$	9.777	\$	4.190	\$	2.793	\$	2.793
<b>C.</b> Telecommunications expenses.	XCG/AWG	400	XCG/AWG	150	XCG/AWG	150	XCG/AWG	100
	\$	223	\$	84	\$	84	\$	56
<b>D.</b> Necessary additional accommodation expenses per insured day (maximum duration 14 days).	XCG/AWG	200	XCG/AWG	150	XCG/AWG	150	XCG/AWG	100
	\$	112	\$	84	\$	84	\$	56
<b>E.</b> Unspecified necessary travel expenses.	actual costs		actual costs		actual costs		actual costs	
<b>F.</b> Damage to lodging/accommodation.	XCG/AWG	1.000	XCG/AWG	500	XCG/AWG	250	XCG/AWG	250
	\$	559	\$	279	\$	140	\$	140

6. ACCIDENTS	A		B		C		D	
<b>A.</b> Death due to an accident.	XCG/AWG	75.000	XCG/AWG	50.000	XCG/AWG	20.000	XCG/AWG	10.000
	\$	41.899	\$	27.933	\$	11.173	\$	5.587
- Persons 16 years old or younger.	XCG/AWG	10.000	XCG/AWG	5.000	XCG/AWG	5.000	XCG/AWG	2.500
	\$	5.587	\$	2.793	\$	2.793	\$	1.397
- Persons older than 69.	XCG/AWG	10.000	XCG/AWG	5.000	XCG/AWG	5.000	XCG/AWG	2.500
	\$	5.587	\$	2.793	\$	2.793	\$	1.397
<b>B.</b> Permanent disability due to an accident	XCG/AWG	150.000	XCG/AWG	125.000	XCG/AWG	50.000	XCG/AWG	25.000
	\$	83.799	\$	69.832	\$	27.933	\$	13.966
- Persons older than 69.	XCG/AWG	5.000	XCG/AWG	5.000	XCG/AWG	2.500	N/A	
	\$	2.793	\$	2.793	\$	1.397		

PREMIUM PER INSURED PERSON PER DAY	A		B		C		D	
	XCG/AWG	7	XCG/AWG	5	XCG/AWG	2,25	XCG/AWG	1,75
	\$	4	\$	2,75	\$	1,25	\$	1

ADDITIONAL PREMIUM FOR EXTENDED COVERAGE PER INSURED PERSON PER DAY FOR PERSONS 69 YEARS OLD AND YOUNGER.	A		B		C		D	
<b>A.</b> Winter or water sports and golf.	XCG/AWG	2.500	XCG/AWG	1.500	XCG/AWG	500	XCG/AWG	500
	\$	1.397	\$	838	\$	279	\$	279
<b>B.</b> Extra air-ambulance	XCG/AWG	15.000	XCG/AWG	15.000	XCG/AWG	15.000	XCG/AWG	15.000
	\$	8.380	\$	8.380	\$	8.380	\$	8.380
<b>C.</b> Extra medical expenses (1)	XCG/AWG	15.000	XCG/AWG	15.000	XCG/AWG	15.000	XCG/AWG	15.000
	\$	8.380	\$	8.380	\$	8.380	\$	8.380
<b>D.</b> Extra medical expenses (2)	XCG/AWG	30.000	XCG/AWG	30.000	XCG/AWG	30.000	XCG/AWG	30.000
	\$	16.741	\$	16.741	\$	16.741	\$	16.741
<b>E.</b> Covid-19 Coverage (Not available in Aruba)	XCG/AWG	100.000	XCG/AWG	75.000	XCG/AWG	50.000	XCG/AWG	25.000
	\$	55.00	\$	40.000	\$	27.000	\$	13.500

ADDITIONAL PREMIUM FOR EXTENDED COVERAGE PER INSURED PERSON PER DAY FOR PERSONS 69 YEARS OLD AND YOUNGER.	A		B		C		D	
<b>A.</b> Winter or water sports and golf.	XCG/AWG	3	XCG/AWG	2,75	XCG/AWG	2,50	XCG/AWG	2,50
	\$	2	\$	1,60	\$	1,40	\$	1,40
<b>B.</b> Extra air-ambulance	XCG/AWG	3	XCG/AWG	3	XCG/AWG	3	XCG/AWG	3
	\$	2	\$	2	\$	2	\$	2
<b>C.</b> Extra medical expenses (1)	XCG/AWG	2	XCG/AWG	2	XCG/AWG	2	XCG/AWG	2
	\$	1,15	\$	1,15	\$	1,15	\$	1,15
<b>D.</b> Extra medical expenses (2)	XCG/AWG	3	XCG/AWG	3	XCG/AWG	3	XCG/AWG	3
	\$	2	\$	2	\$	2	\$	2
<b>E.</b> Covid-19 Coverage (Not available in Aruba)	XCG/AWG	15,5	XCG/AWG	14	XCG/AWG	11	XCG/AWG	7,50
	\$	8,5	\$	7,50	\$	6	\$	4

MINIMUM PREMIUM	A		B		C		D	
	XCG/AWG	25	XCG/AWG	25	XCG/AWG	25	XCG/AWG	25
	\$	14	\$	14	\$	14	\$	14

CANCELLATION INSURANCE
Coverage and premium
<p><b>A.</b> Cancellation before departure: 2.5% of total travel costs.</p> <p><b>B.</b> Cancellation after departure: 2.0% of total travel costs.</p> <p><b>C.</b> Both options(A+B): 4.0% of total travel costs.</p>

Children up to and including 4 years old are also insured free of charge under Combination D, please remember to state their names.

A deductible of **XCG 100,- / \$ 56,-** per insured person is applicable in the event of damage to luggage.

All amounts are in AWG for Aruba, in XCG for Curacao, and in USD for Bonaire, St Eustatius, Saba and St Maarten.

Special condition number for the ENNIA Short-term Travel Insurance: **RC- 003.**

Special condition number for the ENNIA Cancellation Insurance: **AC-001.**