

## Insurance product information document (IPID)

### Permanent disability

**Company :** Anker Insurance Company n.v. having its registered office at Paterswoldseweg 812 at 9728 BM Groningen. Anker is registered with the Autoriteit Financiële Markten (AFM) (The Dutch Authority for the Financial Markets) under number 12000661 and is authorised by De Nederlandsche Bank (DNB).

**Product :** Permanent disability

This document provides a summary of the main coverage and exclusions. It is not personalised to your specific individual needs. Complete information about this product is provided in the policy and the applicable terms and conditions.

### What is the type of insurance?

This solution provides cover (during duty) for your contractual payment obligations with respect to your crewmember. We pay the mandatory contractual amounts if your crewmember becomes unfit for work. A crewmember can become wholly or partially unfit for work.



#### What is insured

- ✓ Permanent (wholly/partially) disablement
- ✓ Determination contractual payment obligations
- ✓ Determination permanent disability
- ✓ Determination insurance benefit
- ✓ Providing legal assistance
- ✓ Anker Alarm Service 24/7

#### ✗ What is Not insured

- ✗ Pre-existing conditions
- ✗ Maternity & delivery
- ✗ Piracy and hijacking

#### ! Are there restrictions on the cover

- ! USA flag state and company are not covered
- ! Home country not covered
- ! Max. age 69 year old
- ! Based on CBA or contract of employment
- ! Valid medical certificate necessary
- ! Accident and illness causes



#### Where I am covered

The insurance covers crew members (during duty) worldwide.



#### What are my obligations

You and your crewmember are obliged to do or refrain from doing everything necessary to prevent the risk that a loss-causing occurrence arises and to limit the consequences of a loss-causing occurrence as much as possible. You must provide honest, accurate and complete information during the whole duration of your contract. In the event of a claim, you must notify Anker Alarm Service as soon as possible via +31 50 520 97 79 or report an illness and/or accident online ([www.ankercrew.com/report-a-claim](http://www.ankercrew.com/report-a-claim)).



### **When and how do I have to pay**

The premium must be paid on the premium due date. If you fail to pay the amount due in time, the insurance cover will be suspended. Anker Crew Insurance will suspend cover 14 days after it demands payment in writing from you after the due date and full payment has not been received. The suspension has retroactive effect to the first day of the period over which the premium was payable.



### **When does the cover start and end**

The start and end date of your insurance contract is mentioned on your insurance policy.



### **How do I cancel the contract**

The insurance is taken out for the current calendar year and the following calendar year and, unless notice is given, will thereafter be tacitly renewed from year to year. Both you and Anker Crew Insurance can terminate the contract of insurance with effect from the contract expiry date, with due regard to a notice period of two calendar months. After the first renewal, the policyholder may terminate the contract of insurance at any time, provided that a notice period of one month is observed. If you want to cancel the contract please contact us via +31 50 520 97 79 or send an e-mail to [crewinsurance@anker.nl](mailto:crewinsurance@anker.nl).