

Press release

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de nederlandse
verzekering
maatschappij
voor alle
verzekeringen

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Holidaymakers underestimate risks en masse

Dutch holidaymakers underestimate the risks of travel en masse, while overestimating their insurance cover. This is shown by a study by insurance company *Europeesche Verzekeringen*. Almost one third of holidaymakers do not take out insurance when they travel. The cover provided by the medical insurance is overestimated in particular.

Motivaction International has carried out a large-scale survey among Dutch holidaymakers, commissioned by *Europeesche Verzekeringen*, a brand of a.s.r. More than 1,000 holidaymakers aged between 18 and 70 filled out the questionnaire.

The results show that most travellers have insufficient knowledge of the possible financial risks they run and the cover of the various insurance products. Some 20% of those aged 50 and above and 37% of youngsters even travel without any insurance at all.

The respondents were presented with a number of practical cases which showed that there is confusion about what the insurance products actually cover, and where, in particular in combination with medical insurance. The cover under the medical insurance is greatly overestimated while it usually only provides cover up to twice the Dutch rate. Practical cases that were used as an example show that this is entirely insufficient in some situations, with serious financial consequences as a result.

More results of this survey can be found in the full survey. In order to allow travellers to increase their awareness, the *Europeesche* has developed the *Bewust Verzekerd op Reis* tool (www.bewustverzekerdopreis.nl).

Media relations

Rosanne de Boer

T: +31 (0)6 22 79 09 74

E: rosanne.de.boer@asr.nl

www.asrneland.nl

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