



Events

Event insurance at home or in the neighbouring countries





In short

Which kind of events?

Companies organize an event several times a year. Hereby you can think of: teambuilding activities, receptions, seminars, business lunches or open days. Associations organise neighborhood -and village festivals, carnival parades, fairs, trade fairs, and concerts.

In addition, individuals also organize numerous events. Hereby you can think of: a wedding or a birthday party, the celebration of a relocation or promotion.

The objective

AIG Events covers the consequences of accidents that could occur during these events, at home or in neighbouring countries, according to the purchased formula. (Please note that individuals can only purchase insurance for events held in their own country.)

As an option, AIG Events will cover luggage and can provide the AIG Assistance package for events taking place in the neighbouring countries.

The policy is also able to cover the organiser's civil liability for events taking place in the country of residence.

Duration

AIG Events covers events starting as from a few hours to several days. Upon request, AIG can build an open cover policy covering all the events organised by the policyholder throughout the year.

AIG can also offer cover on an annual basis for members of, for example, dance, photo or music clubs, artistic workshops, yoga, fancy-fairs, sports clubs, ...

The insured persons

The insured persons can be the organisers, the volunteers as well as the participants and/or the spectators. Personal accident insurance can be a sensible addition to commercial liability insurance.

The coverages

The 'personal accident' section offers 5 formula's (difference in insured amounts, not in guarantees) with premiums ranges from € 0,50 to € 3,50 per person per day (excluding taxes) with the possibility to increase the insured amount for temporary disability if desired.

For cases not covered by a commercial Liability policy and insofar as the event takes place in the country where the policyholder has his place of residence (Belux), AIG Events proposes the guarantee 'organiser's civil liability'. If, on the other hand, the event is taking place in a neighbouring country, Baggage and Assistance insurance can be purchased if desired.

The scheme below provides an overview of the possible guarantees, insured amounts and corresponding premiums.



Guarantees & prices [in €]

The numbering of the guarantees refers to the section numbers of the general conditions.

Premiums exclude taxes (9,25%) and charges (€5). Limits are applicable per insured person and per claim. When paying the Sport + premium (+ 50%) accidents resulting from high-risk sports such as motorized activities, survival and canyoning are covered at 100%.

| | AIG | Formula 1 | Formula 2 | Formula 3 | Formula 4 |
|--|--------|-----------|-----------|-----------|-----------|
| Core benefits | | | | | |
| 3.A. Accidental Death | 7.500 | 25.000 | 50.000 | 75.000 | 100.000 |
| 3.B. Permanent Disability | 15.000 | 37.500 | 75.000 | 112.500 | 150.000 |
| 3.C. Temporary Disability due to an accident the 21st day for a max. of 365 days | 6/day | 6/day | 6/day | 6/day | 6/day |
| 3.D. Medical Expenses | 1.250 | 2.500 | 3.750 | 5.000 | 6.250 |
| Events premium | 0,50 | 1,10 | 1,80 | 2,40 | 3,30 |
| Travel premium | 0,50 | 1,40 | 2,10 | 2,70 | 3,50 |
| 3.C. Supplement Temporary Disability due to accident (for insured persons over 18 years of age) | | 25 | 25 | 50 | 75 |
| Additional TD premium | | +0,50 | +0,50 | +0,90 | +1,40 |

Option travel benefits and assistance services

4.A. Travel benefits

| | |
|--|----------|
| 4.A.1. Loss, damage or theft of luggage | 2.500 |
| Deductible | 125 |
| 4.A.2. Delayed luggage (abroad only) | 375 |
| 4.A.3. Travel delay by 4 hours, from the 5th hour | 25/h |
| | Max. 150 |
| 4.A.4. Extended stay after terrorism or natural disaster | Max. 500 |
| Extended stay after terrorism (minimum duration 48 hours) | |
| Extended stay after natural disaster (minimum duration 48 hours) | |
| Additional costs for changing means of public transportation caused by terrorism | |
| Additional costs for changing means of public transportation caused by natural disasters | |

4.B. Assistance services

| | |
|--|--|
| 4.B.2.1. Direct billing | |
| 4.B.2.2. Transportation to a hospital | Real expenses |
| 4.B.2.3. Medical repatriation | Real expenses |
| 4.B.2.4. Repatriation to the place of residence | Real expenses |
| 4.B.2.5. Additional accommodation expenses | Real expenses |
| 4.B.2.6. Visit to an ill or hospitalised insured person abroad | Real expenses |
| 4.B.2.7. Search and Rescue expenses | Max. 15.000 |
| 4.B.2.8. Repatriation of remains and transportation of baggage upon death | Real expenses |
| 4.B.2.9. Early return | Real expenses, Round Trip, Economy Class |
| In the case of unforeseen hospitalisation of a relative for more than 48 hours | |
| In the event of the death of a relative | |
| In case of palliative care of a relative | |
| Significant material damage to real estate | |
| 4.B.2.10. Advice and referral | Assistance |
| 4.B.2.11. Emergency Medical supplies | Assistance |
| 4.B.2.12. Cash advance | Assistance |
| 4.B.2.13. Additional services | Assistance |
| 4.B.2.14. Legal Aid Traffic Abroad | Max. 2.500 |
| 4.B.2.15. Bail Bound Pertaining to Traffic Abroad | Max. 25.000 |

Premium option travel benefits and assistance services

1,50 / day / person

Option organiser's civil liability

| | |
|---|-----------|
| 5.A. Physical injury | 1.250.000 |
| Material damage | 125.000 |
| Deductible | 125 |
| Deductible in case of damages to goods rented or those received on loan | 375 |
| 5.B. Legal assistance | 12.500 |
| 5.C. Third party insolvency | 6.250 |

Premium option Organiser's Civil Liability

65/day



Main Exclusions

- Intoxication
- Leaving unattended, forgotten and lost luggage
- The liability of participants towards each other
- Option: Organiser's Civil Liability:
 - Events that take place (partly) on public roads
 - Events that take place (partly) abroad
 - Damages connected with, resulting from or consequential environmental damage excluding sudden and accidental pollution
 - Damage based on or resulting from a strict liability relating to the prevention of fire and explosions

This brochure only provides an overview of the most important coverages and exclusions. Only the general and specific conditions ("Insurance Policy") provide an accurate, legally binding description of the coverages and exclusions. It is necessary to read this thoroughly before subscribing a policy.

Important information

For a quote and the general and specific conditions the policyholder can contact the broker.

Unless otherwise stipulated in the policy conditions, the insurance contract is in principle subscribed for a limited period and is not tacitly renewed.

If the policyholder is established in Belgium, the pre-contractual relationships between the insurer, the policyholder and the insurance agreement shall be governed and construed by Belgian law and Belgian courts shall have exclusive jurisdiction for any dispute, unless the Policy provides otherwise.

Complaints can be addressed to:

AIG Europe S.A. (Belgian Branch)
Pleinlaan 11, 1050 Brussels
e-mail: belgium.complaints@aig.com
tel: 02 739 96 90

by mentioning the policy number, claims file number and, if available, the name of the contact person with the insurer.

For complaints relating to an insurance agreement submitted to Belgian law, you can contact:

The Ombudsman for insurances
de Meeussquare 35, 1000 Brussels
tel: 02 547 5871
e-mail: info@ombudsman.as
www.ombudsman.as

Filing a complaint does not prejudice the possibility to start legal proceedings.

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