

Expatriate Care – Insurance

Insurance Product Information Document



Company: AIG Europe S.A., Belgian branch

Product: Expatriate Care

AIG Europe S.A. is an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue John F. Kennedy, L-1855, Luxembourg. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 7, boulevard Joseph II, L-1840 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, <http://www.caa.lu/>.

AIG Europe S.A., Belgium branch office has its registered branch office at Pleinlaan 11, 1050 Brussels, Belgium. RPM/RPR Brussels - VAT number: 0692.816.659. AIG Europe S.A. Belgium branch is registered with the National Bank of Belgium (NBB) under the number 3084. The NBB is located at de Berlaumontlaan 14, 1000 Brussels, www.nbb.be. [You can find our Privacy and AssurMifid policy on \[www.aig.be\]\(http://www.aig.be\)](#).

This document provides you with an overview of the main points of cover and the specific exclusions of this insurance. This document is neither tailor-made nor based upon your specific needs and the information herein is not exhaustive. You will find all of the detailed information applicable to this insurance in the general and specific terms and conditions of the policy.

What is this type of insurance?

Group Plus - Expatriate Care is a product for organisations which wish to insure their expatriate employees. This product offers wide-ranging plans at a reasonable price to provide expatriate employees with the cover they need to protect themselves and their families..



What is insured?

Insured amounts and covers depend on the chosen formula and optional benefits

CORE PLAN

- ✓ Medical expenses
- ✓ Assistance
- ✓ Political evacuation
- ✓ Third party liability
- ✓ Legal assistance

OPTIONAL BENEFITS

- ✓ Personal accident
- ✓ Dental and vision care and hearing aids
- ✓ Personal property
- ✓ Travel



What is not insured?

Are among others excluded from the insurance:

- ✗ Some locations and activities
- ✗ Claims may not be paid in territories subject to UN resolutions, EU, US or UK Sanctions
- ✗ Training for or participation in professional sports of any kind
- ✗ Intoxication
- ✗ Each key benefit has its own exclusions



Are there any restrictions on cover?

- ! The age limit for enrolment is 67, and benefits can continue until the insured person is 75.
- ! A deductible of which the amount is determined by the chosen formula and mentioned in the Special Conditions remains at the expense of the policyholder in case of covered loss.
- ! Damages are only paid up to the limits that apply in line with the selected cover option(s).



Where am I covered?

2 options (depending on the expat situation):

- ✓ Worldwide; or
- ✓ Worldwide, excluding USA
- ✗ In both cases, the cover under this insurance is excluded for the countries/regions subject to economic or commercial sanctions imposed by the European Union, the United Nations or the United States of America (including all sanctions imposed by the OFAC)



What are my obligations?

- To pay the premium
- To answer questions you are asked in an honest, clear and complete way
- To inform the company of any modification of the risk within 60 days
- To take all reasonable measures to prevent and limit the consequences of a loss in respect of any insurance for compensation of a loss



When and how do I pay?

Premium has to be paid in advance and is due on an annual base prior to the contractual due date. Premium must be paid upon presentation of an invoice or upon receipt of a due bill/premium advice note.



When does the cover start and end?

The cover will start at the date mentioned in the specific conditions of the policy, but the insured person will only be entitled to the guarantees after payment of the first premium. The policy is subscribed for a duration of one year, tacitly renewable for successive periods of one year unless otherwise stated in the Special Conditions and with the exception of notice of termination in accordance with the conditions stipulated in the general conditions.



How do I cancel the contract?

You can terminate the insurance policy at the latest 30 days before the annual premium due date or the annual anniversary date of the policy. Termination is made by sending a registered letter, bailiff service or delivery of a cancellation letter against receipt to AIG Europe, Pleinlaan 11, 1050 Brussel.

The insurer has the right to cancel the contract in the same conditions with 60 days prior notice.