

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 is located 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 Berlaimontlaan 14, 1000 Brussels, www.nbb.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 Personal Accident is a product for organisations which desires assured their employees against consequences of an accident.



What is insured?

Insured amounts depend on the choice of the client and covers on the optional benefits chosen

CORE

- ✓ Accidental Death
- ✓ Permanent Disability after accident
- ✓ Additional benefits listed on General Conditions

OPTIONAL BENEFITS

- ✓ Temporary Disability due to accident
- ✓ Medical expenses



What is not insured?

Are among others excluded from the insurance:

- ✗ Accident resulting from an infirmity or any bad health condition of the insured that existed at the time of the insurance's came into force, or at the time of the increase of the contractual cover, such that the company would not have concluded the contract in the same conditions if it had been aware thereof.
- ✗ Accident resulting from a state of inebriation, use of alcohol or narcotics, unless the insured proves that there is no cause-effect relationship between these circumstances and the disablement or the death.
- ✗ Sports engaged in as a professional and/or in exchange for payment; • aerial sports, with the exception of hot air balloons (aerostat); • weightlifting; • motorised sports on water, with the exception of jet skiing and waterskiing; • competitions involving land motor vehicles. However, the insurance is valid for passenger car rallies where time and speed are not measured; • winter sports, with the exception of alpine skiing, Nordic skiing and snowboarding; • hunting for large game and safari hunting; • expenses and injuries that are the result of decompression in case of scuba diving; • mountaineering, climbing and mountain backpacking in an uncleared area; • cave exploration; • bungee jumping, skydiving and similar activities; • participation (including training and trials) in horseracing competitions or in sports cycle racing



Are there any restrictions on cover?

- ! The contract shall end automatically at the expiry of the insurance year in progress during which the insured reaches 70 years old. The insured may extend their policy after this age, without any change of premium. In this case, compensation will be reduced
- ! Deductibles of which amounts are mentioned in the specific conditions remain at the expense of the policyholder in case of covered loss
- ! Damages are only paid up to the limits mentioned in the specific conditions



Where am I covered?

✓ Worldwide

✗ 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 of any modification of the risk within 60 days
- To notify the insurer of any claims as soon as is reasonably practical after the event, provide documents and other evidence that the insurer needs to deal with the claim and comply with the claims procedure as set out in the policy
- To take all reasonable measures to prevent and limit the consequences of the loss



When and how do I pay?

Premium 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. The policy is subscribed for a duration of one year, tacitly renewable for successive periods of one year.



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.