

# Group Plus BTA - Insurance

Insurance Product Information Document



**Company: AIG Europe S.A., Belgian branch Product: Group Plus BTA**

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](mailto: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 [insert number]. The NBB is located at de Berlaimontlaan 14, 1000 Brussels. [www.nbb.be](http://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?** Travel insurance on annual base for companies



## What is insured?

### CORE MODULE

- ✓ Accidental death and Permanent Disablement + Extensions
- ✓ Medical expenses
- ✓ Repatriation and other emergency travel expenses
- ✓ Personal Liability
- ✓ Trip Cancellation
- ✓ Travel Curtailment or rearrangement

### PLUS MODULE

- ✓ Legal expenses
- ✓ Baggage
- ✓ Personal monetary loss
- ✓ Travel Inconvenience
- ✓ Rental Vehicle deductible expenses

### ASSURED MODULE

- ✓ Hijack
- ✓ Kidnap, Ransom and extortion
- ✓ Crisis containment management
- ✓ Search and rescue
- ✓ Political risk and natural disaster evacuation



## What is not insured?

- ✗ Intoxication
- ✗ Training for or participation in professional sports of any kind
- ✗ All trips against medical advice from a medical practitioner
- ✗ The consequences of strikes announced before departure



## Are there any restrictions on cover?

- ! The insureds must be younger than 80 years at the time of subscription
- ! Trips can never be more than 365 consecutive days
- ! A deductible of which the amount is determined on a case-by-case basis remains at the expense of the policy holder in case of covered loss
- ! Damages are only paid up to the limits agreed on a case-by-case basis with the client



## 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?

- Answering the questions you are asked in an honest, clear and complete way.
- The company shall be notified immediately of any change in the risk
- In respect of any insurance for compensation of a loss, the insured person / policyholder will take all reasonable measures to prevent and limit the consequences of the loss.



## When and how do I pay?

The premium has to be paid in advance. The premium is due and payable at the place of residence of the policyholder on presentation of the receipt, or upon notification of the due date of the premium. The amount will be increased by the legally imposed taxes and contributions. In case of non-payment of the premium, the stipulations of the law of 4 April 2014 on insurances will be applicable.

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

The contract will take effect on the date stated in the Special Conditions, but the insured person will only be entitled to the guarantees after payment of the first premium.

The contract will automatically be extended in accordance with the applicable insurance law for consecutive 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 cancel your policy, with due observance of a notice period of one month before the annual due date, by sending a registered letter to [AIG Europe S.A., Pleinlaan 11, 1050 Brussels].