

# IPA - Insurance

Insurance Product Information Document

AIG

**Company: AIG Europe S.A., Belgian branch Product: Individual Personal Accident**

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 Berlaumontlaan 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? Individual Personal Accident



### What is insured?

- ✓ Death after accident
- ✓ Permanent Disability after accident
- ✓ Temporary disability duet o an accident (or sickness)
- ✓ Medical expenses



### What is not insured?

- ✗ Lack of physical and / or poor state of the health condition of the insured, which already existed at the time the insurance contract came into effect and /or at the time of the adjustment of the contractual guarantees and / or at the time of the claim, so that the insurer, if he had been aware of this, he would not have concluded the contract under the same conditions
- ✗ Intoxication
- ✗ Sports, including training, practiced professionally and / or under a remunerated contract
  - + - 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; - rafting, canyoning, and the equivalent; - 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; - rugby; - 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
- ! 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 tot he limits agreed on a cas-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 must be informed of any modification of the risk within 60 calendar days.
- 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. The premium is to be paid by the due date after receipt of a notification requesting payment from the policyholder.

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 insurance shall be automatically renewed by 1-year period, unless terminated by registered mail with three months' notice.



### **How do I cancel the contract?**

You can cancel your policy, with due observance of a notice period of three months before the annual due date, by sending a registered letter to [AIG Europe S.A., Pleinlaan 11, 1050 Brussels].