

Event Insurance

Insurance Product Information Document

Company: AIG Europe S.A., Belgian branch Product: Travel & Events

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 [insert number]. 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.

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? Event insurance at home or abroad



What is insured?

BASE:

Insured sum depends on the chosen formula

- ✓ Accidental Death due to an accident
- ✓ Permanent Disability due to an accident
- ✓ Invalidité Temporaire due to an accident
As from the 21st day for a max of 365 days
- ✓ Medical Expenses

OPTIONS:

- ✓ Luggage and Travel Inconveniences + Assistance
Only possible at an event abroad
- ✓ Organiser's civil liability
Only possible in Belgium with the exclusion of a number of events (eg. Events on public roads)



What is not insured?

- ✗ Intoxication
- ✗ The liability of participants towards each other
- ✗ Strikes announced before departure
- ✗ Leaving unattended, forgotten and lost luggage



Are there any restrictions on cover?

- ! Limitation in certain sports
- ! The insureds must be younger than 70 years at the time of subscription
- ! A deductible of which the amount is determined on a case-by-case basis remains at the expense of the policyholder 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?

- ✓ Event: Cover is granted in the country which is the operating head office of the policyholder
- ✓ Travel: Cover is granted worldwide during the insured trip
- ✓ 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 is payable in advance. The premium may be requested at the policyholder's address upon presentation of the receipt. The taxes and amounts set by the law will be added to the premium.
In the event 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?

Guarantees will only be granted to the insured person after payment of the premium, on the date and for the duration mentioned in the Special Conditions.



How do I cancel the contract?

This contract will automatically be cancelled at the date mentioned in the specific conditions.