

TIP - Insurance

Insurance Product Information Document



Company: AIG Europe S.A., Belgian branch Product: Travel Insurance Protection

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 Berlaimontlaan 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? Short-term travel insurance.



What is insured?

- ✓ Death and Permanent Disability after accident
Insured sum of Death and Permanent Disability depends on the chosen formula (4)
- ✓ Medical expenses in case of accident or illness
- ✓ Luggage and Travel Inconvenience
- ✓ Third Party Liability
- ✓ Kidnapping or unlawful detention
- ✓ Assistance

OPTION:

- ✓ Trip cancellation and interruption



What is not insured?

- ✗ Intoxication
- ✗ Sports, including training, practiced professionally or under a remunerated contract, as well as amateur practice of the following sports: • air sports except for ballooning • alpinism • mountaineering • hiking outside accessible and/or officially indicated paths • big game hunting • ski jumping • alpine ski and/or snowboarding and/or cross-country skiing, all practised accessible and/or officially indicated ski runs • speleology • rafting • canyoning • bungee jumping • deep-sea diving • martial arts • competition with motorised vehicles except for tourist rallies in which no time and/or speed limit is enforced • participation in and/or training for and/or preparatory tests for speed contests.
- ✗ Illness and/or injury as a result of an accident, that was not stable during a period of 90 calendar days prior to the departure date of the trip or for which during the same period medical or paramedical care was instituted or adjusted.
- ✗ Dental care with the exception of broken teeth
- ✗ All trips against medical advice from a medical practitioner
- ✗ Luggage left unattended, forgotten and lost, bad manipulation of the object by the insured and/or beneficiary
- ✗ The consequences of strikes announced before departure



Are there any restrictions on cover?

- ! 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 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 except the country of domicile, of normal residence, normal employment
- ✓ The insured person is not covered under this policy for any trip in, to or through the following countries: Cuba, Iran, North Korea, Syria and Crimea.
- ✓ 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.