

Company: AIG Europe S.A., Belgian branch Product: World Business Card

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? Travel insurance on annual base



What is insured?

The insured sums depend on the chosen formula (3).

- ✓ Death after accident and Permanent Disability after accident and Psychological assistance required following an accident
- ✓ Medical costs
- ✓ Luggage and Travel Inconveniences
- ✓ Kidnapping, Abduction and unlawful detention
- ✓ Personal Liability
- ✓ Trip Cancellation
- ✓ Assistance

Options

- ✓ Family
- ✓ Car Assistance:
 - local breakdown assistance
 - towing in Belgium
 - replacement car in Belgium
 - technical assistance and rental car abroad.



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

Option Car Assistance:

- ✗ Ordinary maintenance costs
- ✗ The cost of spare parts
- ✗ Repeated malfunctions, repeated BREAKDOWN due to non-repair or poor maintenance
- ✗ Vehicles, trailers or caravans with MTM or an actual weight of more than 3.5 tonnes, a length of more than 6.5 m and/or more than 3 m or vehicles with lowered suspension and/or spoilers
- ✗ Vehicles not registered in Belgium
- ✗ Repair costs by the garage and any maintenance costs
- ✗ Transport of cargo (goods).



Are there any restrictions on cover?

- ! The insureds must be younger than 70 years at the time of subscription
- ! Trips can never be more than 90 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
- ✓ Journeys within the country of domicile and/or the country of usual residence and/or the country of usual employment of the insured person, with at least one overnight hotel stay, whereby the guaranteed coverage for Medical Costs, Legal Liability and the fixed compensation in case of Death as a result of an illness are not covered.
- ✓ The insured person is not covered under this policy for any trip in, to or through the following countries: Iran, Syria, North Korea 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)
- ✓ Option Car assistance: In Belgium and the countries listed on the green card.



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 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].