

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/>.

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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?

World Business Card is a product for travellers which offers a perfect match between coverages and assistance services. The package includes medical expenses, luggage, trip cancellation, personal liability, K&R, personal accident cover and a full assistance package.



#### What is insured?

*Insured amounts depend on the chosen formula*

- ✓ 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



#### What is not insured?

Are among others excluded from the insurance:

- ✗ Intoxication
- ✗ Sports, including training, practised for professional purposes within the framework of contractual remuneration • air sports with the exception of ballooning • alpinism • mountaineering • hiking beyond the passable and/or officially marked paths • big game hunting • ski jumping • alpine ski and/or snowboard and/or langlauf, all practised outside the passable and/or officially marked tracks • speleology • rafting • canyoning • bungee jumping • deep-sea diving • martial sports • competition with motorised vehicles with the exception of tourist rallies for which no time and/or speed standard is imposed whatsoever • participation and/or training 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
- ! Trips can never be more than 90 consecutive days
- ! Deductibles of which amounts are determined by the chosen formula and mentioned in the specific conditions remain at the expense of the policyholder in case of covered loss
- ! Damages are only paid up to the limits determined by the chosen formula and mentioned in the specific conditions



### 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. However, the guaranteed coverage for Medical Costs, Legal Liability and the fixed compensation in case of Death as a result of an illness are excluded
- ✗ 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?

- To pay the premium
- To answer questions you are asked in an honest, clear and complete way
- To inform of any modification of the risk within 60 days
- To notify the insurer of any claims as soon as is reasonably practical after the event, provide documents and other evidence that the insurer needs to deal with the claim and comply with the claims procedure as set out in the policy
- To take all reasonable measures to prevent and limit the consequences of the loss



### When and how do I pay?

Premium is due on an annual base prior to the contractual due date. Premium must be paid upon presentation of an invoice or upon receipt of a due bill/premium advice note.



### When does the cover start and end?

The cover will start at the date mentioned in the specific conditions of the policy. The policy is subscribed for a duration of one year, tacitly renewable for successive periods of one year.



### How do I cancel the contract?

You can terminate the insurance policy at the latest 30 days before the annual premium due date or the annual anniversary date of the policy. Termination is made by sending a registered letter, bailiff service or delivery of a cancellation letter against receipt to AIG Europe, Pleinlaan 11, 1050 Brussel.

The insurer has the right to cancel the contract in the same conditions with 60 days prior notice.