



AIG ACCIDENT & HEALTH

This information is intended for insurance brokers and other insurance professionals.

Foreigners Plan

SCHENGEN

Travel to the Schengen area





In short

Complete coverage

AIG Foreigners Plan Schengen covers the reimbursement of medical expenses, accidental death and permanent disability after an accident and offers 'assistance' services, repatriation to the home country included.

Schengen Visa

The Schengen regulations require visa applicants to provide an insurance cover for an amount of €30.000 for medical expenses resulting from an accident or sickness and for repatriation.

AIG Foreigners Plan Schengen goes beyond these requirements

If required, a certificate of insurance which is necessary for the visa application, can be issued.

Target customers

AIG Foreigners Plan Schengen is intended for foreigners and/or their family members, who have not yet reached the age of 65 and who are temporarily resident in one or more countries of the Schengen Area, including the United Kingdom and Ireland.

Duration of the policy

AIG Foreigners Plan Schengen covers the foreign insured for a maximum period of 6 months. The inception date of the policy can, in case the visa is not issued in time, be postponed for a maximum of 30 days in relation to the inception date of the policy.

The stamp on the visa indicating the date on which the Schengen Area was entered, is the inception date of the coverage period for the duration stated in the policy.

The coverages according the general terms and conditions [€]

Insured amounts are applicable per insured person and per claim.

Medical expenses

Overall maximum compensation: €50.000 per insured person, per period. Reimbursement of medical expenses, outpatient and hospital expenses of the insured person and his/her insured family.

Deductible per claim: 50

Assistance

Repatriation to home country:	real expenses
Repatriation of the remains:	real expenses
Reimbursement of coffin :	max. 1.500
Early return due to death of a parent	real expenses

Individual accident insurance

Amount Accidental Death:	12.500
Amount accidental death due to use of public transport:	25 000
Amount in case of partial or total permanent disability:	max. 25 000

Premiums [€]

Premiums include taxes (9,25%) and policy costs (€5)

Individual Plan:	93/month
Family Plan (3 - 4 persons):	197/month

Collective plan on request and tailor-made for groups such as cultural organisations, folk groups, exchange students, etc.



Main exclusions

- 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

This brochure only provides an overview of the most important coverages and exclusions. Only the general and specific conditions ("Insurance Policy") provide an accurate, legally binding description of the coverages and exclusions. It is necessary to read this thoroughly before subscribing a policy

Important information

For a quote and the general and specific conditions the policyholder can contact the broker.

Unless otherwise stipulated in the policy conditions, the insurance contract is in principle subscribed for a limited period and is not tacitly renewed.

If the policyholder is established in Belgium, the pre-contractual relationships between the insurer, the policyholder and the insurance agreement shall be governed and construed by Belgian law and Belgian courts shall have exclusive jurisdiction for any dispute, unless the Policy provides otherwise.

Complaints can be addressed to:

AIG Europe S.A. (Belgian Branch)
Pleinlaan 11, 1050 Brussels
e-mail: belgium.complaints@aig.com
tel: 02 739 96 90

by mentioning the policy number, claims file number and, if available, the name of the contact person with the insurer.

For complaints relating to an insurance agreement submitted to Belgian law, you can contact:

The Ombudsman for insurances
de Meeussquare 35, 1000 Brussels
tel: 02 547 5871
e-mail: info@ombudsman.as
www.ombudsman.as

Filing a complaint does not prejudice the possibility to start legal proceedings.

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