



AIG ACCIDENT & HEALTH

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

International Health Plan

Your long-term stay insured throughout the world





International Health Plan

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Tel. +32 2 739 96 30
contact.be@aig.com | www.aig.be

In short

Target customers

Business people and individuals (students) who will stay abroad for a longer period, as from 1 month to a maximum of 12 months. If necessary and the required conditions are met, this period can be extended by a maximum of 12 months. The International Health Plan can be subscribed until the age of 65.

What does the international health plan cover?

The International Health Plan reimburses the following expenses: outpatient medical expenses and medical expenses in case of hospitalisation resulting from an accident or illness starting abroad with an extension of the intervention period after returning to the country of residence.

The International Health Plan provides assistance, in the event of a serious problem, from our service centre **24/7/365** on the telephone number **+ 32 3 253 69 16**

What to do in the event of hospitalisation?

If you are hospitalised, you can obtain direct regulation of the expenses. It suffices that you contact our assistance centre so the costs are arranged by them. The other medical costs will be arranged on your return after submitting the necessary supporting documents.

The complete travel insurance

While developing this travel insurance policy, AIG researched all possible risks and has now put together the right package.

Worldwide

This insurance policy is valid for all trips throughout the world (with the exclusion of war risk countries and countries facing sanctions).

What do these people have in common?

- a Belgian student in the United States,
- a technician assembling a machine in Thailand,
- a French teacher in Louisiana,
- a researcher from the National Fund for Scientific Research (FNRS) in Colombia,
- a family travelling around the world,
- a theater company on tour in New Zealand,
- a manager setting up a factory in Africa.

They were all insured by AIG at one time or another, through the International Health Plan. For all these situations, AIG offers the ideal travel insurance that allows everyone to enjoy their stay abroad in peace.

Basic premiums [IN €*]

Period	until 25 years	as from 26 until 55 years	as from 56 until 65 years
1 month	85	142	155
2 months	157	275	303
3 months	230	402	441
4 months	279	487	537
5 months	328	573	630
6 months	376	659	725
7 months	418	730	803
8 months	442	774	850
9 months	474	864	949
10 months	507	888	977
11 months	540	946	1.040
12 months	573	990	1.089

Premiums include taxes (9,25%) and charges (€5).



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Guarantees [In €]

Limits are applicable per insured person and per claim. The numbering of the guarantees refers to the section numbers of the general conditions.

Personal Accidents

3.A.	Death after accident	12.500
	Death after accident while travelling by public transport	25.000
3.B.	Permanent disability after accident	25.000

Medical Expenses in case of accident or illness

3.C.	Ambulatory costs or Hospital costs	250.000
	Maximum deductible for the duration of the policy (max. 12 months)	125
	Dental Care after accident	750

Medical Expenses in case of accident or illness

3.D.	Lost, damaged or stolen luggage	2.500
	Deductible	125
3.E.	Delayed Luggage exceeding 24 hours	375
3.F.	Travel delays with more than 4 hours, as from 5th hour	25/h.
		Max.150

3.G.	Extended stay after terrorism (minimum duration 48 hours)	
	Extended stay after natural disaster (minimum duration 48 hours)	
	Additional costs for changing means of public transportation caused by terrorism	
	Additional costs for changing means of public transportation caused by natural disasters	Max. 500

Third Party Liability

3.H.	Bodily injuries	125.000
	Material damage	125.000
	Deductible	125

The indemnity per year is limited to five times the amount insured for bodily injuries and this for all guarantees.

Assistance - real costs up to € 1.000.000

4.B.1.	Direct billing	Included
4.B.2.	Transportation to a hospital	Included
4.B.3.	Medical repatriation	Included
4.B.4.	Repatriation to the place of residence	Included
4.B.5.	Additional accommodation expenses	Included
4.B.6.	Visit to an ill or hospitalised insured person abroad	Included
4.B.7.	Search and Rescue expenses	Max. 15.000
4.B.8.	Repatriation of remains and transportation of baggage upon death	Included
	Coffin expenses	Max. 1.500
4.B.9.	Early return - round trip, Economy Class	Included
	4.B.9.1. In the case of unforeseen hospitalisation of a relative for more than 48 hours	
	4.B.9.2. In case of palliative care of a relative	
	4.B.9.3. In the event of the death of a relative	
	4.B.9.4. Significant material damage to real estate	
4.B.10.	Replacement Cover - one way, Economy Class	Included
4.B.11.	Advice and referral	Assistance
4.B.12.	Emergency Medical supplies	Assistance
4.B.13.	Cash advance	Assistance
4.B.14.	Student cover	Max.12.500
4.B.15.	Additional services	Assistance
4.B.16.	Legal Aid Traffic Abroad	Max. 2.500
4.B.17.	Bail Bound Pertaining to Traffic Abroad	Max. 20.000

Assistance services not covered (possible at the expense of the insured)

Assistance



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
- Luggage left unattended, forgotten and lost, bad manipulation of the object by the insured and / or beneficiary
- The consequences of strikes announced before departure

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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