



**AIG ACCIDENT & HEALTH**

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

# Personal Accident

## KIDS

To save their future





## In short

### Children are vulnerable

Children can be the victim of a serious accident. A moment of distraction, a car that drives too fast, a wrongly assessed risk, a heavy crash or playing dangerous games. Your child, who's healthy at the moment, can acquire a disability which will affect the rest of its life. We can not prevent our children from playing but we can guarantee the best care and the best life circumstances in the event of an accident.

### Incapacity leading to temporary absence from school

The treatment and rehabilitation often takes a lot of time. To prevent the child from having to deal with a backlog of studies in addition to his physical disability, AIG deposits a fixed amount for catch-up courses every day. Whatever the seriousness of the disability and the type of course, your child has the right to compensation from the fifteenth day of absence from school, for medical reasons, for a maximum of 1 year.

### Plastic surgery expenses

The expenses for plastic surgery for the recovery of injuries as a result of a covered accident are reimbursed up to an amount of € 6.200, subject to prior medical approval. Because the body of the child undergoes radical changes during the growth, the repairing surgery can be postponed on medical advice. In that case, the intervention must take place at the latest when the insured person is 24 years old. After this age the costs can no longer be covered by this insurance.

### Target customers

The insurance is valid for children as from 1 month old until 23 years old inclusive (between the age of 18 and 23 the policy only applies to children who are dependent on their parents). The premium decreases according to the number of children and as from the 4th child, the premium remains unchanged.

## Guarantees and insured amounts [€]

### Option 1

### Option 2

Limits are applicable per insured person and per claim.

Accidental Death	3.100	6.200
Permanent Disability up to	131.250	262.500
Daily compensation for private remedial courses following accident	7	13
Medical expenses up to	3.100	6.200
Cosmetic surgery after accident up to	3.100	6.200

## Premium per year [€]

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

One child	54	104,40
Two children	96	192
Three children and more	156	300

### Policy benefits

- Valid for children as from 1 month old until 23 years inclusive.
- Premium decreases according to the number of children.
- Free cover as from the 4th child.
- Most amateur sports are covered.
- Reimbursement of permanent disability with a progressive 350% formula: an insured capital of € 75.000 entitles a 100% disability to a compensated capital of € 262.500.
- **The insurance is valid throughout the world.**





## Main exclusions

- Lack of physical and / or poor state of the health condition of the insured, which already existed at the time the insurance contract came into effect and / or at the time of the adjustment of the contractual guarantees and / or at the time of the claim, so that the insurer, if he had been aware of this, he would not have concluded the contract under the same conditions
- Intoxication
- Sports, including training, practiced professionally and / or under a remunerated contract
- Bungee jumping, skydiving and similar activities
- Children older than 18 years who are not economically depending on the parents anymore

**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 stated in the policy conditions, the insurance contract is in principle concluded for a period of one year and is automatically tacitly renewed for successive periods of one year.

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.

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AIG Europe S.A. (Belgian Branch)  
Pleinlaan 11, 1050 Brussels  
e-mail: [belgium.complaints@aig.com](mailto: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](mailto:info@ombudsman.as).  
[www.ombudsman.as](http://www.ombudsman.as).

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