



AIG ACCIDENT & HEALTH

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

Travel Insurance Protection

AIG covers you in a flexible way, both in Europe and worldwide





Travel Insurance Protection

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Tel. +32 2 739 96 20
contact.be@aig.com | www.aig.be

In short

Increasing importance of travelling

Holidays are becoming more and more important in our lives. Both European and exotic destinations are popular. Citytrips and last-minute trips are very popular and nowadays London, Paris or Barcelona are as easily accessible as Antwerp or Brussels. In the past, most people travelled abroad just once a year, but today the average number of trips we take is considerably higher.

Tailor-made travel insurance

This insurance has been developed taking into account all trends and developments as well as pandemics. In this respect and within the limits of the policy, medical costs and cancellation for sickness due to a pandemic could be covered in a number of cases.

Travel Insurance Protection is very flexible and can be tailored not only to your personal needs, but also to the kind of trip you have planned.

Target customers

Business and private persons under the age of 70 who travel abroad for a short period.

The basic package protects you in the first place if you need to be hospitalized abroad. In addition, the product provides many other guarantees that may come in handy. Optionally, the cover 'cancellation' and 'trip interruption' can also be subscribed.

Europe or worldwide cover

The protection of this insurance applies to almost all trips in Europe or the rest of the world (with the exception of countries at war and countries where sanctions apply).

Basic premiums [in €]

	Guarantees per insured person		Premium per day per insured person	
	Accidental death	Permanent Disability	Europe*	World
Formule 1	25.000	25.000	3	5
Formule 2	25.000	50.000	4	6
Formule 3	50.000	100.000	5	7,5
Formule 4	100.000	200.000	9	11

Family Plan (3 - 4 persons) is premium per day x 2,5 | Minimum Premium: €35 | *Premium Switzerland = Premium "Worldwide".

Optional cover [in €]

Cancellation or interruption of trip _____ Total cost of trip
(max. € 7.500 per trip for all insured persons together)

Premium [in €]

4,5% of trip cost
Premiums include taxes (9,25%) and charges (€5)

Practical information

Once the policy is signed, the insured receives an insurance card containing details of the AIG 24/7 emergency centre helpline. This gives the hospital the opportunity to contact the AIG helpline directly. The invoice for the provided care is directly paid by AIG.



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Insurance and assistance services [in €]

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

	Formula 1	Formula 2	Formula 3	Formula 4
Personal Accidents				
3.A. Death after accident	25.000	25.000	50.000	100.000
3.B. Permanent disability after accident	25.000	50.000	100.000	200.000

The coverages here below are applicable for all formula

Medical Expenses in case of accident or illness

3.C. Hospitalisation	750.000
Ambulatory costs	125.000
Deductible for ambulatory costs	60
Dental Care after accident	1.500
With a maximum per tooth of	375

Luggage and Travel inconveniences

3.D. Lost, damaged or stolen luggage	2.500
Deductible	125
3.E. Delayed Luggage exceeding 24 hours	Max. 375
3.F. Travel delays of more than 6 hours, as from 7th 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.	

Kidnapping or unlawful detention

3.I. Insured amount	125.000
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Assistance

4.B.1. Direct billing	Real expenses
4.B.2. Transportation to a hospital	Real expenses
4.B.3. Medical repatriation	Real expenses
4.B.4. Repatriation to the place of residence	Real expenses
4.B.5. Additional accommodation expenses	Real expenses
4.B.6. Visit to an ill or hospitalised insured person abroad	Real expenses
4.B.7. Search and Rescue expenses	Max. 15.000
4.B.8. Repatriation of remains and transportation of baggage upon death	Max. 1.500
4.B.9. Early return	Real expenses, round trip, Economy Class
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 the death of a relative	
4.B.9.3. In the event of palliative care of a relative	
4.B.9.4. Significant material damage to real estate	
4.B.10. Replacement Cover	Real expenses, one way, Economy
4.B.11. Advice and referral	Assistance
4.B.12. Emergency Medical supplies	Assistance
4.B.13. Cash advance	Assistance
4.B.14. Additional services	Assistance
4.B.15. Legal Aid Traffic Abroad	Max. 2.500
4.B.16. Bail Bound Pertaining to Traffic Abroad	Max. 25.000

Optional Insurance Benefits

5.A. Trip cancellation and interruption, maximum per trip	7.500
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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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