



AIG ACCIDENT & HEALTH

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

World Business Card

The universal travel insurance for individuals and liberal professions





World Business Card

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In Short

Why the AIG World Business Card (WBC)?

The specific features of the World Business Card (WBC) fully justify the reputation it has held for many years as a benchmark product. Comprehensive insurance and effective support with larger sums insured, its three capital plans Silver, Gold and Platinum have the flexibility that is adapted to meet the needs of the individuals and the liberal professions.

Group+ BTA

Based on the successful WBC formula, we developed Group+ BTA. This variant is intended for companies and more generally for every legal person such as non-profit organizations, international companies, NGOs, etc.

Target customers

Independent, liberal professions and individuals who travel often, but never more than 90 consecutive days.

Territory

- Travel abroad, anywhere in the world, including the return trip (with the exception of countries in war and countries facing sanctions).
- Travel in the country of domicile/residence is only covered in case of at least one night stay in a hotel, including the return trip (not all guarantees are provided here).

Assistance and 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. WBC offers you the best combination of cover and assistance services ranging from the (direct) reimbursement of medical to baggage, cancellation, civil liability, kidnap & ransom, accidents and a full assistance package. The WBC Silver, Gold and Platinum formulas differ only in terms of insured amounts and premium.

Family formula

With a small additional premium, all members of the family are covered for trips taken together or separately.

Car Assistance

WBC also offers you the option of insuring the assistance of your vehicle both locally and abroad (the countries indicated on the green card). This option includes: local breakdown assistance, towing in Belgium, replacement car in Belgium and technical assistance and a rental car abroad.

Not only your vehicle, but also you and your fellow passengers will be assisted with the utmost care in order to offer you the best possible solution.

A succession of improvements

The World Business Card has been regularly improved since its launch, both in terms of rates and the scope of its guarantees.

The card has thus been adapted to the changing needs and ever-increasing demands of policyholders in terms of quality and service.

Limitless care

Our assistance centers, located in every corner of the world, provide immediate and effective assistance to insured parties facing a claim abroad. This assistance complements the cover for actual medical and hospital expenses as well as the cover for personal accidents of which the sums insured can be considerable.



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Guarantees

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

	Silver [€]	Gold [€]	Platinum [€]
Personal Accidents			
3.A. Death after accident	125.000	187.500	250.000
3.B.1. Permanent disability after accident	125.000	187.500	250.000
3.B.2. Psychological assistance required following an accident	6.250	6.250	6.250
Medical Costs			
3.C. Ambulatory costs and/or Hospital costs	250.000	500.000	Real expenses
Deductible for ambulatory costs per insured per claim	125	125	125
Luggage and Travel inconveniences			
3.D. Lost, damaged or stolen luggage	2.500	5.000	7.500
3.E. Delayed Luggage exceeding 8 hours	375	375	375
3.F. Travel delay of more than 4 hours, as from 5 th hour	€ 25/h.	25/h.	25/h.
Limit	600	600	600
3.G. Ticket upgrade (+ 4h)	500	500	500
3.H. 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	1.500	1.500	1.500
Kidnapping, Abduction and Unlawful Detention			
3.I. More than 24 hours	1.000	2.000	3.000
More than 72 hours	2.000	4.000	6.000
3.L. Abduction and unlawful detention	125.000	125.000	125.000
Personal Liability			
3.J. Bodily injury	250.000	500.000	1.000.000
Material damage	125.000	187.500	250.000
Deductible	125	125	125
The indemnity per year is limited, for all guarantees, to five times the amount insured for bodily injuries.			
Trip Cancellation			
3.K. Trip Cancellation and interruption	2.500	5.000	7.500
Assistance			
4.B.1. Direct billing	Real expenses	Real expenses	Real expenses
4.B.2. Transportation to a hospital	Real expenses	Real expenses	Real expenses
4.B.3. Medical repatriation	Real expenses	Real expenses	Real expenses
4.B.4. Repatriation to the place of residence	Real expenses	Real expenses	Real expenses
4.B.5. Additional accommodation expenses	Real expenses	Real expenses	Real expenses
4.B.6. Visit to an ill or hospitalised insured person abroad	Real expenses	Real expenses	Real expenses
4.B.7. Search and Rescue expenses	15.000	15.000	15.000
4.B.8. Repatriation of remains and transportation of baggage upon death	1.500	1.500	1.500
4.B.9. Funeral costs	2.500	5.000	7.500
4.B.10. Early return	Real expenses, Round Trip, Economy Class		
4.B.10.1. In the case of unforeseen hospitalisation of a relative for more than 48 hours			
4.B.10.2. In the event of the death of a relative			
4.B.10.3. In case of palliative care of a relative			
4.B.10.4. Significant material damage to real estate			
4.B.11. Replacement Cover	Real expenses, One Way, Economy Class		
4.B.12. Advice and referral	Assistance	Assistance	Assistance
4.B.13. Emergency Medical supplies	Assistance	Assistance	Assistance
4.B.14. Cash advance	Assistance	Assistance	Assistance
4.B.15. Additional services	Assistance	Assistance	Assistance
4.B.16. Legal Aid Traffic Abroad	5.000	5.000	5.000
4.B.17. Bail Bound Pertaining to Traffic Abroad	50.000	50.000	50.000
Premium			
Annual premium	210	270	360
Premium option family +40%			
Premium option Car Assistance: €115 for the 1st vehicle €95 as from the 2nd vehicle			



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.

Main Exclusions Option Car Assistance

- Ordinary maintenance costs;
- The cost of spare parts (including oil and fuel) used at the local breakdown service. The parts will only be placed with the consent of the insured and will be paid on the spot by the insured. The cost of parts and working hours in the garage will also be borne by the insured
- Repeated malfunctions, repeated breakdown due to non-repair or poor maintenance of the insured vehicle;
- insured vehicles, trailers or caravans with MTM or an actual weight of more than 3.5 tonnes, a length of more than 6.5 m and/or more than 3 m or insured vehicles with lowered suspension and/or spoilers shall always be excluded from free towing. The assistance center will, if necessary, upon request, examine whether a paying solution is possible and, if possible, make a non-binding proposal
- insured vehicles not registered in Belgium
- Repair costs by the garage and any maintenance costs
- Transport of cargo (goods).

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.

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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