



## GUIDELINES IN CASE OF AN ACCIDENT

# Travel Insurance



### Important to know

Some of the instructions below may refer to guarantees that have not been granted in your policy. The General Conditions, the Policy Schedule and all attached endorsements (called 'Policy') prevail and give a complete overview of the guarantees that are granted.

### Contact details

Email: [claims.be@aig.com](mailto:claims.be@aig.com)

Phone: +32 (0)2 739 96 20 – option 2



## How to react in each situation per guarantee?

### In case of an accident

1. Contact the Assistance Centre: **+32(0)3 253 69 16**.
2. Duly completed AIG claim notification form including detailed description of the circumstances.
3. Provide (by post or by email) full medical report – to the attention of our medical advisor.
4. In case of death, please provide a death certificate.

### Medical expenses

1. In case of hospitalisation or medical expenses over **EUR 250**, - please contact the Assistance Centre: **+32 (0)3 253 69 16**.
2. For all expenses not covered by the Assistance Centre: please provide a fully completed AIG claim form with a detailed description of the circumstances (including medical certificate).  
**Important: please submit prior all medical expenses to your Social Security or other private health insurance required by law.**
  - a. Duly completed overview of medical expenses with evidence
  - b. Provide copy of receipts and/or invoices
  - c. Provide a copy of the detail of refund from the Social Security or other (private) insurance policy (required by law) that are in place

You have free choice of doctor or hospital. Please pay all outpatient care expenses **yourself** and submit the charges to AIG Europe SA upon return. If, despite all possible efforts, you are requested to pay expenses or provide down payments anyway, we advise you to do so and to submit the expenses to AIG Europe SA.



## Luggage (in case of loss, theft or damage)

1. In case of case of loss, theft or damage of luggage please contact the carrier (airline company) first and file in a complaint and ask for a compensation.
2. Duly completed AIG claim notification form:
  - a. Detailed description of the circumstances
  - b. Property irregularity report (P.I.R.)
  - c. Certificate for definitive loss of luggage
  - d. For every loss incurred while luggage was entrusted to and registered by a carrier: details of the compensation received from the carrier
  - e. In case of theft: written report from the police or other competent authority
  - f. In case of damage: estimate / invoice for repairs or certificate that the luggage unreparable is
  - g. List of claimed for items and proof of purchase

## Delayed luggage

1. In case of delayed luggage please contact the carrier (airline company) first and fill in a complaint and ask for a compensation.
2. Duly completed AIG claim notification form:
  - a. Detailed description of the circumstances
  - b. For every delay incurred while luggage was entrusted to and registered by a carrier:
    - i. Property irregularity report (P.I.R.)
    - ii. Details of the compensation received from the carrier
    - iii. Certificate from the competent authorities clearly stating the length of the delay and/or the time when the baggage was returned
  - c. Duly completed overview of expense
  - d. Copy of receipts of the purchases made because of the delay

## Delayed and/or cancelled flight/high-speed train – missed connection

1. In case of delayed and or cancelled flight / train or missed connection please contact the carrier first and fill in a complaint and ask for a compensation.
2. Duly completed AIG claim notification form:
  - a. Detailed description of the circumstances
  - b. Certificate from the competent authorities clearly indicating the length of the delay
  - c. Details of the compensation received from the carrier
  - d. Duly completed overview of expenses
  - e. Copy of receipts of the purchases made as a result of the delay



## Cancellation and interruption of the journey

1. In case of cancellation and or interruption of the journey please contact the carrier first and fill in a complaint and ask for a compensation.
2. Duly completed AIG claim notification form:
  - a. Detailed description of the circumstances
  - b. Copy of booking slip / invoice
  - c. Cancellation invoice
3. In case of illness or accident: provide a medical certificate
4. In case of death: provide a death certificate
5. Other: please describe the reason of the cancellation and provide official documents justifying the cancellation / interruption

## Other

For other cases please contact the company.

## Insurance benefits

If any of the following incidents occur, please contact the Assistance Centre: **+32 (0)3 253 69 16**.

- Transport to a medical centre
- Repatriation to place of residence
- Indemnification for coffin and repatriation of the remains
- Early return in case of hospitalisation or death of a family member
- Road traffic abroad – legal aid
- Road traffic abroad – bail
- Dispatch of a doctor on site
- Dispatch of essential medication not available on site
- Indemnification for additional living expenses
- Provision of a ticket for a family member
- Worker to replace a repatriated worker
- Care and repatriation of children
- Loss, theft or destruction of a passport / identity card / visa
- Early return in case of material damage to real estate
- Search and rescue costs

**For other cases please contact the company.**