

AIG Europe S.A. is an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue John F. Kennedy, L-1855, Luxembourg. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 7, boulevard Joseph II, L-1840 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, <http://www.caa.lu/>.

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This document provides you with an overview of the main points of cover and the specific exclusions of this insurance. This document is neither tailor-made nor based upon your specific needs and the information herein is not exhaustive. You will find all of the detailed information applicable to this insurance in the general and specific terms and conditions of the policy

What is this type of insurance?

Group+ Business Travel Accident is a product for organisations which desires assured their travelling employees. This product is a broad policy that allows organisations to customise their cover to fit their requirements by choosing from three levels of protection.



What is insured?

Insured amounts and covers depend on the chosen formula

CORE MODULE

- ✓ Personal accident:
 - Death after accident and Permanent Disability after accident
 - Accident survivor living benefit
 - Family care benefit
 - Workplace changes or alteration costs
- ✓ Medical costs
- ✓ Repatriation and other emergency travel expenses
- ✓ Personal liability
- ✓ Trip cancellation
- ✓ Travel curtailment or rearrangement

PLUS MODULE

- ✓ Legal expenses
- ✓ Baggage
- ✓ Personal monetary loss
- ✓ Travel inconvenience
- ✓ Rental vehicle deductible expenses

ASSURED MODULE

- ✓ Hijack
- ✓ Kidnap, ransom and extortion
- ✓ Crisis containment management
- ✓ Search and rescue
- ✓ Political risk and natural disaster evacuation
- ✓ Assistance



What is not insured?

Are among others excluded from the insurance:

- ✗ Intoxication
- ✗ Training for or participation in professional sports of any kind
- ✗ All trips against medical advice from a medical practitioner
- ✗ The consequences of strikes announced before departure



Are there any restrictions on cover?

- ! The insureds must be younger than 80 years at the time of subscription
- ! Trips can never be more than 365 consecutive days
- ! Damages are only paid up to the limits agreed with the client and mentioned in the specific conditions



Where am I covered?

- ✓ Worldwide
- ✓ Journeys within the country of domicile and/or the country of usual residence and/or the country of usual employment of the insured person, with at least one overnight hotel stay, or a scheduled flight, or a travel by high speed train or if the travel is more than 150 kilometres from the regular place of work. However, the guaranteed coverage for medical costs, emergency travel expenses, cost for after-care in the permanent country of residence, funeral expenses, legal expenses, personal liability and political risk and natural disaster evacuation are excluded
- ✗ The cover under this insurance is excluded for the countries/regions subject to economic or commercial sanctions imposed by the European Union, the United Nations or the United States of America (including all sanctions imposed by the OFAC)



What are my obligations?

- To pay the premium
- To answer questions you are asked in an honest, clear and complete way
- To inform of any modification of the risk within 60 days
- To notify the insurer of any claims as soon as is reasonably practical after the event, provide documents and other evidence that the insurer needs to deal with the claim and comply with the claims procedure as set out in the policy
- To take all reasonable measures to prevent and limit the consequences of the loss



When and how do I pay?

Premium is due on an annual base prior to the contractual due date. Premium must be paid upon presentation of an invoice or upon receipt of a due bill/premium advice note.



When does the cover start and end?

The cover will start at the date mentioned in the specific conditions of the policy. The policy is subscribed for a duration of one year, tacitly renewable for successive periods of one year.



How do I cancel the contract?

You can terminate the insurance policy at the latest 30 days before the annual premium due date or the annual anniversary date of the policy. Termination is made by sending a registered letter, bailiff service or delivery of a cancellation letter against receipt to AIG Europe, Pleinlaan 11, 1050 Brussel.

The insurer has the right to cancel the contract in the same conditions with 60 days prior notice.