

IPA Kid - Insurance



Insurance Product Information Document

Company: AIG Europe S.A., Belgian branch

Product: Individual Personal Accident Kid

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?

Individual Personal Accident Kid is a product which covers kid against consequences of an accident.



What is insured?

Insured amounts depend on the chosen formula

- ✓ Accidental Death
- ✓ Permanent Disability after accident
- ✓ Daily compensation for private remedial courses following accident
- ✓ Medical expenses
- ✓ Cosmetic surgery after accident



What is not insured?

Are among others excluded from the insurance:

- ✗ 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 of the parents anymore



Are there any restrictions on cover?

- ! Valid for children as from 1 month old until 23 years inclusive (between the age of 18 and 23 the policy only applies to children who are dependent on their parents)
- ! Most amateur sports are covered
- ! Deductibles of which amounts are determined by the chosen formula and mentioned in the specific conditions remain at the expense of the policyholder in case of covered loss
- ! Damages are only paid up to the limits determined by the chosen formula and mentioned in the specific conditions



Where am I covered?

- ✓ Worldwide
- ✗ 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.

The contract shall end automatically at the expiry of the insurance year in progress during which the insured person reaches 18 years old (or 23 years).



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.