

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](mailto: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?

Travel & Events is a product for all events organised in Luxembourg and abroad.



#### What is insured?

*Insured amounts and covers depend on the chosen formula and optional benefits*

##### BASE

- ✓ Accidental Death
- ✓ Permanent Disability due to an accident
- ✓ Temporary Disability due to an accident  
As from the 21<sup>st</sup> day for a maximum of 365 days
- ✓ Medical Expenses

##### OPTIONAL BENEFITS

- ✓ Luggage and Travel Inconveniences + Assistance  
Only for events abroad
- ✓ Organiser's civil liability  
Only possible for events in Luxembourg



#### What is not insured?

Are among others excluded from the insurance:

- ✗ Intoxication
- ✗ The liability of participants towards each other
- ✗ Luggage left unattended, forgotten and lost, bad manipulation of the object by the insured and/or beneficiary
- ✗ The consequences of strikes announced before departure



#### Are there any restrictions on cover?

- ! Limitation in certain sports
- ! The insureds must be younger than 70 years at the time of subscription
- ! 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 agreed with the client and mentioned in the specific conditions



#### Where am I covered?

- ✓ Event: Cover is granted in the country which is the operating head office of the policyholder
- ✓ Travel: Cover is granted worldwide during the insured trip
- ✗ 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 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 specific duration mentioned in the specific conditions.

**How do I cancel the contract?**

This contract will automatically be cancelled at the end date mentioned in the specific conditions.