

# Group Plus BTA – Insurance

Insurance Product Information Document

Company: AIG Europe S.A., Belgian branch

Product: Group Plus Business Travel Accident

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 11 rue Robert Stumper, L-2557 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, http://www.caa.lu/. AIG Europe S.A., Belgium branch office has its registered branch office at Pleinlaan 11, 1050 Brussels, Belgium. RPM/RPR Brussels - VAT number: 0692.816.659. AIG Europe S.A. Belgium branch is registered with the National Bank of Belgium (NBB) under the number 3084. The NBB is located at de Berlaimontlaan 14, 1000 Brussels, www.nbb.be. You can find our Privacy and AssurMifid policy on www.aig.be.

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 insurance on annual base for companies.



### What is insured?

*The maximum sum insured is different for each package and is stipulated in the specific terms and conditions.*

#### Core module

- ✓ Accidental death and Permanent Disablement + Extensions
- ✓ Medical expenses
- ✓ Specified Infectious Disease
- ✓ Repatriation and other emergency travel expenses
- ✓ Personal Liability
- ✓ Trip Cancellation
- ✓ Travel Curtailment or rearrangement

#### Plus Module

- ✓ Legal expenses
- ✓ Baggage
- ✓ Personam 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



### What is not insured?

- ✗ 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.
- ! A deductible of which the amount is determined on a case-by-case basis remains at the expense of the policy holder in case of covered loss.
- ! Damages are only paid-up to the limits agreed on a case-by-case basis with the client.



### 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?

- Paying the premium.
- Answering the questions you are asked in an honest, clear and complete way.
- The company shall be notified immediately of any change in the risk.
- In respect of any insurance for compensation of a loss, the insured person / policyholder will take all reasonable measures to prevent and limit the consequences of the loss.

- Promptly informing the insurer of any claim made of circumstances that are likely to give rise to a claim or an insured event and providing the requested information.



### **When and how do I pay?**

You must pay your premium by bank transfer at the latest on the due date mentioned on the payment notice.



### **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 cancel your policy, with due observance of a notice period of one month before the annual due date, by sending a registered letter or mail to AIG Europe S.A. registered branch office, Pleinlaan 11, 1050 Brussels, by bailiff or by delivery of the letter of termination against receipt.