

Event Insurance



Insurance Product Information Document

Company: AIG Europe S.A., Belgian branch

Product: Events

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?

Event insurance at home or abroad (bordering countries)



What is insured?

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

Base:

Insured sum depends on the chosen formula.

- ✓ Accidental Death due to an accident
- ✓ Permanent Disability due to an accident
- ✓ Invalidity Temporary due to an accident
As from the 21st day for a max of 365 days
- ✓ Medical Expenses

Optional:

- Luggage and Travel Inconveniences + Assistance
Only possible at an event abroad (bordering countries)
- Organiser's civil liability
Only possible in Belgium with the exclusion of a number of events (eg. Events on public roads)



What is not insured?

- ✗ Intoxication
- ✗ The liability of participants towards each other
- ✗ Strikes announced before departure
- ✗ Leaving unattended, forgotten and lost luggage



Are there any restrictions on cover?

- ! Limitation in certain sports
- ! The insureds must be younger than 70 years at the time of subscription.
- ! A deductible of which the amount is determined on a case-by-case basis remains at the expense of the policyholder 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?

- ✓ Event: Cover is granted in the country which is the operating head office of the policyholder
- ✓ Travel: Cover is granted in the neighbouring countries of Belgium 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?

- Paying the premium.
- Answering the questions you are asked in an honest, clear and complete way.
- The company must be informed.
- 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?

Guarantees will only be granted to the insured person after payment of the premium, on the date and for the duration mentioned in the Special Conditions. The policy is subscribed for a duration of one year, tacitly renewable for successive periods of one year.



How do I cancel the contract?

In case the policy is entered into for a duration of less than one year, it will automatically be cancelled at the date mentioned in the specific conditions. In case of an annual contract with tacit renewal, 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.