

Company: AIG Europe S.A., Belgian branch

Product: World Business Card

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](mailto: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](http://www.nbb.be). You can find our Privacy and AssurMifid policy on [www.aig.be](http://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



#### What is insured?

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

- ✓ Death after accident and Permanent Disability after accident and psychological assistance required following an accident.
- ✓ Medical costs
- ✓ Luggage and Travel Inconveniences
- ✓ Kidnapping, Abduction and unlawful detention
- ✓ Personal Liability
- ✓ Trip Cancellation
- ✓ Assistance



#### What is not insured?

- ✗ Intoxication
- ✗ Sports, including training, practiced professionally or under a remunerated contract, as well as amateur practice of the following sports: • air sports except for ballooning • alpinism • mountaineering • hiking outside accessible and/or officially indicated paths • big game hunting • ski jumping • alpine ski and/or snowboarding and/or cross-country skiing, all practised accessible and/or officially indicated ski runs • speleology • rafting • canyoning • bungee jumping • deep-sea diving • martial arts • competition with motorised vehicles except for tourist rallies in which no time and/or speed limit is enforced • participation in and/or training for and/or preparatory tests for speed contests.
- ✗ Illness and/or injury as a result of an accident, that was not stable during a period of 90 calendar days prior to the departure date of the trip or for which during the same period medical or paramedical care was instituted or adjusted.
- ✗ Dental care with the exception of broken teeth
- ✗ All trips against medical advice from a medical practitioner
- ✗ 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?

- ! The insureds must be younger than 70 years at the time of subscription.
- ! Trips can never be more than 90 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
- ✓ 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, whereby the guaranteed coverage for Medical Costs, Legal Liability and the fixed compensation in case of Death as a result of an illness are not covered.
- ✗ 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 of any modification of the risk within 60 calendar days.
- 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 contract will take effect on the date stated in the Special Conditions, but the insured person will only be entitled to the guarantees after payment of the first premium.

The contract will automatically be extended in accordance with the applicable insurance law for consecutive periods of one year, unless otherwise stated in the Special Conditions and with the exception of notice of termination in accordance with the conditions stipulated in the general conditions.



### How do I cancel the contract?

You can cancel your policy, with due observance of a notice period of two months 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. To the extent the policy (i) renews tacitly and (ii) the POLICYHOLDER is a consumer, he has a right to cancel the policy at any time as from its 2<sup>nd</sup> year, subject to a 2 months' notice period.