

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?

International Health Plan is a product for long-term travel but maximum one year.



What is insured?

- ✓ Accidental Death and Permanent Disability after accident
- ✓ Medical expenses in case of accident or illness
- ✓ Luggage and Travel Inconvenience
- ✓ Third Party Liability
- ✓ Kidnapping or unlawful detention
- ✓ Assistance



What is not insured?

Are among others excluded from the insurance:

- ✗ 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 65 years at the time of subscription
- ! Maximum period of 6 months
- ! Deductibles of which amounts are mentioned in the specific conditions remains at the expense of the policyholder in case of covered loss
- ! Damages are only paid up to the limits mentioned in the specific conditions



Where am I covered?

- ✓ Worldwide except the country of domicile
- ✗ 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 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.