Foreigners Plan – Insurance

Insurance Product Information Document

Company: AIG Europe S.A., Belgian branch **Product: Foreigners Plan**

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?

Short-term travel insurance in the Schengen area.

What is insured?

- ✓ Medical expenses
  Sum insured: € 50.000
- ✓ Assistance
  - Repatriation to home country.
    Sum insured: € 1.000.000
  - Repatriation of the remains.
    Sum insured: € 1.000.000
  - Reimbursement of coffin.
    Sum insured: max € 1.500
  - Early return due to death of a parent.
    Sum insured: € 1.000.000
- ✓ Death
  Sum insured: € 12.500
- ✓ Partial or total permanent disability
  Sum Insured: € 25.000

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

Are there any restrictions on cover?

- ! The insureds must be younger than 65 years at the time of subscription.
- ! Maximum period of 6 months.
- ! 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?

- ✓ Only in the countries of the Schengen area, the United Kingdom and Ireland included, with the exclusion of the country of domicile of the insured person.
- ✘ 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 maximum duration of the contract is 6 months.

How do I cancel the contract?

This contract will automatically be cancelled at the date mentioned in the specific conditions. You can cancel your policy during the cover, with due observance of a notice period of three months before the annual due date, by sending a registered letter to AIG Europe S.A., Pleinlaan 11, 1050 Brussels, by bailiff or by delivery of the letter of termination against receipt.