



AIG ACCIDENT & HEALTH

This information is intended for insurance brokers and other insurance professionals.

Group+

Business Travel Accident

Supports employees every step of the way





In Short

In an intensely competitive global economy, more and more organisations are expanding into new territories and sending employees to work abroad. With AIG's Group+ Business Travel Accident (BTA) insurance, employees are supported every step of the way, allowing them to focus on the job at hand.

Cover

Group+ BTA is a broad policy that allows you to customise your cover by choosing from three levels of protection. This insurance has been developed taking into account all trends and developments as well as pandemics. In this respect and within the limits of the policy, medical costs and cancellation for sickness due to a pandemic could be covered in a number of cases. We have also made sure that your policy is easy to navigate and understand, with a simplified layout and clear use of icons – all so that you can get the most from your cover.



Three levels of cover:



Core

Essential cover for trips abroad, focusing on medical costs and liability protection.



Plus

Extends our Core protection to include cover for money, legal expenses and baggage.



Assured

Includes cover for more extreme events, such as kidnaps, natural disasters and political risks.

Assistance

24-hour assistance is available for medical emergencies, travel problems and security issues before, during and after travel.



Medical

We deliver comprehensive medical services to our customers around the clock.



Travel

We help solve travel problems, such as flight delays or lost and stolen luggage.



Security

We respond to minor security incidents through to life threatening events.

Tools

Employers have a duty of care to ensure that employees are aware of the risks they face when they travel abroad – and are equipped with the knowledge to handle them when an incident occurs. Our **AIG Travel Assistance website** and **mobile app** provide a range of services to travellers that provide the information they need before, during and after they travel. These include: country reports, travel alerts and country awareness training.

www.aig.be/travelguard

AIG Travel Assistance App

With the improved **AIG Travel Assistance mobile app**, available for Apple and Android devices, travellers have new features to help ensure effective travel risk management. Whether it's prior to travel, during the trip, or after the return home, our secure, member-only assistance app provides travellers with convenient access to in-depth travel, security and health information 24/7/365.

Download here



Infectious Disease Cover

With respect to pandemics and other infectious diseases, we decided to include a specific Infectious Disease coverage package in the Core Module of this Group+ BTA product (please see the Guarantees in 2B).



Guarantees

Unless mentioned otherwise, the limits are in EUR and applicable per INSURED PERSON and per CLAIM. In addition, the initials (F) indicate a lump sum amount. For the maximum period of indemnity please refer to the General Conditions.

CORE MODULE

1. PERSONAL ACCIDENT

1.1.	Accidental Death & Permanent Disablement following an accident	25.000 – 250.000
1.2.	Extensions	
1.2.1.	Accident Survivor Living Benefits	
1.2.1.1.	Cosmetic Surgery, Prosthesis, Psychological treatment, Wheelchair Benefit	
	Cosmetic Surgery	10.000
	Prosthesis	10.000
	Psychological treatment	10.000
	Wheelchair Benefit	1.500
1.2.1.2.	Domestic Help and Home and Car alteration Benefits	
	Domestic Help Benefit	5% of sum insured 1.1. up to 10.000
	Home and Car alteration Benefit	10.000
1.2.1.3.	Hospitalisation, Hospital Visitor Expense and Coma Benefits	
	Hospitalisation Benefit	(F) 50/day
	Hospital Visitor Expense Benefit	250/visit with max 2.500 for all visits
	Coma Benefit	(F) 100/day
1.2.1.4.	Specific Injuries	
	Third Degree Burns	See section 1.2.1.4 of the General conditions
	Facial Scarring	
	Fracture Benefits	
1.2.1.5.	Sexual Assault and felonious Assault Benefits	
	Psychological Therapy Benefit	5.000
	Hospital Visitor Benefit	3.500
	Infectious Disease or Virus Testing Benefit	1.500
1.2.2.	Family Care Benefits	
1.2.2.1.	Funeral expenses, Dependant Child & Common Disaster Additional Payment, Childcare Expenses, Tuition Benefit for Dependant Child & for Partner and Executor Expenses	
	Funeral expenses	7.500
	Dependant Child Additional Payment	5% of sum insured 1.1. with min 5.000/child and max 50.000 for all children
	Common Disaster Additional Payment	10% of sum insured 1.1. with min 10.000/child and max 100.000 for all children
	Childcare Expenses	2.750/Dependant child/month
	Tuition Benefit – Child	5.000/Dependant child
	Elder Survivor Benefit	2.100/month
	Tuition Benefit - Partner	2.500/year
	Executor Expenses	1.000
1.2.2.2.	Partner and/or Dependant Child Paralysis, Independent Financial Advice and Partner Tuition Benefit	
	Partner and/or Dependant Child Paralysis	Paraplegia/Hemiplegia: (F) 50.000/person Triplegia: (F) 75.000/person Quadriplegia: (F) 100.000/person
	Independent Financial Advice	2.000
	Retraining Expenses – Partners	7.500
1.2.3.	Workplace Changes or Alteration Costs	
	Temporary Personnel Replacement Costs	3.000
	Recruitment Costs	10.000
	Re-Training Costs	7.500
	Workplace Alteration Costs	10.000

2.A. MEDICAL EXPENSES

2.A.1.	Guarantee	Real expenses
2.A.2.	Extensions	
	Hospitalisation Benefit	(F) 50/day
	Post-Hospitalisation Convalescence	(F) 50/day
	Ongoing Medical Treatment in Home country	
	Limited to RIZIV - Max 12 months after return	25.000
	Emergency Dental Expenses	500

2.B. SPECIFIED INFECTIONS DISEASE

2.B.1.	Guarantees	
	Quarantine in home country upon return from business trip	(F) 500
	Quarantine abroad	(F) 50/day
	Repatriation by government	500
	Bill protection – Deferment period 14 days	(F) 250/week during max. 12 weeks



 **CORE MODULE** | continuation

3. REPATRIATION AND OTHER EMERGENCY TRAVEL EXPENSES

3.1.	Guarantee	Real expenses
3.2.	Extensions	
	Funeral Expenses	7.500
	Repatriation of remains and transportation of baggage upon death	Real expenses
	Family Visit	10.000
	Pet Care	300

4. PERSONAL LIABILITY

4.1.	Guarantee (limit per policy per year)	5.000.000
4.2.	Extensions	
	Court Attendance Benefit	5.000

5. TRIP CANCELLATION

5.1.	Guarantee	2.500 – 10.000
------	-----------	----------------

6. TRAVEL CURTAILMENT OR REARRANGEMENT

6.1.	Guarantee	2.500 – 7.500
------	-----------	---------------

 **PLUS MODULE**

7. LEGAL EXPENSES

7.1.	Guarantee	10.000
7.3.	Extensions	
	Legal Detention	10.000
	Bail Bond (advance of funds)	50.000
	Court Attendance	1.000

8. BAGGAGE

8.1.	Guarantee	2.500 – 10.000
8.2.	Extensions	
	Lost Keys	250/set of keys with max 750/event
	Replacement Travel Documents	1.000
	Baggage delay (in excess of 4 hours)	1.500
	Loss of Baggage following Bodily Injury	See 8.1

9. PERSONAL MONETARY LOSS

9.1.	Guarantee	1.500
9.2.	Extensions	
	Theft of Foreign Currency	120 hours up to 250

10. TRAVEL INCONVENIENCE

10.1.	Travel delay, reasonable costs up to 250 EUR/4h delay max. of	1.000
10.2.	Extensions	
	Overbooked Flight (deductible of 4h)	500
	Termination of Employment	10.000

11. RENTAL VEHICLE DEDUCTIBLE EXPENSES

11.1.	Guarantee - Limited to 25.000 EUR per policy per year	1.000
-------	---	-------

 **ASSURED MODULE**

12. HIJACK

12.1.	Daily compensation of 500 EUR	20.000
-------	-------------------------------	--------

13. KIDNAP, RANSOM AND EXTORTION

13.1.	Guarantee	500.000
-------	-----------	---------

14. CRISIS CONTAINMENT MANAGEMENT

14.1.	Guarantee - Limited per policy per year	50.000
-------	---	--------

15. SEARCH AND RESCUE

15.1.	Guarantee	Real expenses
-------	-----------	---------------

16. POLITICAL RISK AND NATURAL DISASTER EVACUATION

16.1.	Guarantee (max 14 days)	Real expenses
-------	-------------------------	---------------



Main exclusions

- Intentionally self-inflicted injury, suicide or suicide attempt of an insured person
- Training for or participation in professional sports (which the income exceeds 40% of the total annual income of the insured person) of any kind
- Intentional act of the policyholder, an insured person or a beneficiary
- An insured person travelling against the advice of a medical practitioner

This brochure only provides an overview of the most important coverages and exclusions. Only the general and specific conditions (“Insurance Policy”) provide an accurate, legally binding description of the coverages and exclusions. It is necessary to read this thoroughly before subscribing a policy.

Important information

For a quote and the general and specific conditions the policyholder can contact the broker.

Unless otherwise stated in the policy conditions, the insurance contract is in principle concluded for a period of one year and is automatically tacitly renewed for successive periods of one year.

If the policyholder is established in Belgium, the pre-contractual relationships between the insurer, the policyholder and the insurance agreement shall be governed and construed by Belgian law and Belgian courts shall have exclusive jurisdiction for any dispute, unless the Policy provides otherwise.

Complaints can be addressed to:

AIG Europe S.A. (Belgian Branch)
Pleinlaan 11, 1050 Brussels
e-mail: belgium.complaints@aig.com
tel: 02 739 96 90

by mentioning the policy number, claims file number and, if available, the name of the contact person with the insurer.

For complaints relating to an insurance agreement submitted to Belgian law, you can contact:

The Ombudsman for insurances
de Meeussquare 35, 1000 Brussels
tel: 02 547 5871
e-mail: info@ombudsman.as
www.ombudsman.as

Filing a complaint does not prejudice the possibility to start legal proceedings.

The content of this brochure is for informative and publicity purposes only and cannot be modified without further notice. This brochure cannot be relied upon, in any circumstances, to claim insurance coverage or any other rights. Nor can it be considered as an advice or an offer to contract. Products may vary from country to country and may not be available in each European country. Only the Insurance Policy provides an accurate, legally binding description of the cover. AIG does not accept any liability for any damage that anyone may suffer by relying on information in this brochure.



www.aig.be

This is a publicity issued by AIG Europe S.A., an insurance undertaking with R.C.S. Luxembourg number B 218806. Registered office: 35 D Avenue J.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, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, www.caa.lu. Belgium branch office located at Pleinlaan 11, 1050 Brussels, Belgium. RPM/RPR Brussels - VAT number: 0692.816.659. The 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.

The contents of this publicity is for information purposes only and cannot be considered as an advice or an offer to contract and cannot be relied upon to claim insurance coverage or engage AIG's liability. Only the insurance policy's terms and conditions provide an binding description of the cover.