

Expatriate Care – Insurance

Insurance Product Information Document



Company: AIG Europe S.A., Belgian branch

Product: Expatriate Care

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/>. 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? Expat insurance for companies



What is insured?

Core plan

- ✓ Medical expenses
- ✓ Assistance
- ✓ Political evacuation
- ✓ Third party liability
- ✓ Legal assistance

Optional benefits

- ✓ Personal accident
- ✓ Dental and vision care and hearing aids
- ✓ Personal property
- ✓ Travel



What is not insured?

- ✗ Some locations and activities
- ✗ Claims may not be paid in territories subject to UN resolutions, EU, US or UK Sanctions
- ✗ Training for or participation in professional sports of any kind
- ✗ Intoxication
- ✗ Each key benefit has its own exclusions



Are there any restrictions on cover?

- ! The age limit for enrolment is 67, and benefits can continue until the insured person is 75.
- ! A deductible of which the amount is determined by the chosen formula and mentioned in the Special Conditions remains at the expense of the policyholder in case of covered loss.
- ! Damages are only paid up to the limits that apply in line with the selected cover option(s).



Where am I covered?

2 options (depending on the expat situation):

- ✓ Worldwide; or
- ✓ Worldwide, excluding USA

In both cases, 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?

- Answering the questions you are asked in an honest, clear and complete way.
- The company shall be notified immediately of any change in the risk.
- 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.



When and how do I pay?

The premium has to be paid in advance. The premium is due and payable at the place of residence of the policyholder on presentation of the premium request, or upon notification of the due date of the premium.

The amount will be increased by the legally imposed taxes and contributions.

In case of non-payment of the premium, the stipulations of the Belgian law on insurances will be applicable.



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 three months before the annual due date, by sending a registered letter to [AIG Europe S.A., Pleinlaan 11, 1050 Brussels].