IPA Kids – Insurance

Insurance Product Information Document

Company: AIG Europe S.A., Belgian branch **Product: Personal Accident Kids**

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?

Individual Accident insurance for kids.

What is insured?

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

- ✓ Accidental Death.
- ✓ Permanent Disability.
- ✓ Daily compensation for private remedial courses following accident.
- ✓ Medical expenses.
- ✓ Cosmetic surgery after accident.

What is not insured?

- ✘ Lack of physical and / or poor state of the health condition of the insured, which already existed at the time the insurance contract came into effect and /or at the time of the adjustment of the contractual guarantees and / or at the time of the claim, so that the insurer, if he had been aware of this, he would not have concluded the contract under the same conditions.
- ✘ Intoxication.
- ✘ Sports, including training, practiced professionally and / or under a remunerated contract.
- ✘ Bungee jumping, skydiving and similar activities.
- ✘ Children older than 18 years who are not economically depending of the parents anymore.

Are there any restrictions on cover?

- ! Valid for children as from 1 month old until 23 years inclusive (between the age of 18 and 23 the policy only applies to children who are dependent on their parents)
- ! Professional sports aren’t covered.
- ! 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
- ✘ 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.

- 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.

The contract shall end automatically at the expiry of the insurance year in progress during which the INSURED reaches 18 years old (or 23 years).

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, by bailiff or by delivery of the letter of termination against receipt.