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This contract is subject to the appended General and Special Terms and Conditions.



CHAPTER 1: DEFINITIONS

For the application of these terms and conditions the following definitions are to be understood as:

- 1.1. LUGGAGE**
Travelling bags, suitcases and hand luggage including their contents insofar as these contains clothes, personal possessions and objects for professional use - property of, rented or leased by the employer - that were taken by the *INSURED PERSON* during a *JOURNEY* or were acquired during that *JOURNEY*.
The following is not considered as luggage: animals • merchandise • test and/or promotion material • scientific material • material for research • building materials • furniture • motor vehicles • trailers • caravans • motor homes • boats and aircraft.
- 1.2. HELP CENTRE**
Service staff appointed by the *COMPANY* to provide assistance.
- 1.3. ABROAD**
Any country with the exclusion of:
➤ the country of domicile of the *INSURED PERSON*;
➤ the country of normal residence of the *INSURED PERSON*;
➤ the country of normal employment of the *INSURED PERSON*;
- 1.4. CIVIL WAR**
Armed opposition of two or more parties belonging to the same state for ethnic, religious or ideological reasons.
The following is also to be considered as such: an armed uprising • a revolution • revolt • a coup • the consequences of martial law • closure of borders ordered by a government or by local authorities.
- 1.5. THIRD PARTY**
Any natural person or legal entity with the exception of:
➤ the *INSURED PERSON* himself/herself;
➤ the direct ancestors and descendants, as well as any person living under the same roof as the *INSURED PERSON*.
- 1.6. FAMILY MEMBER**
Spouse, *PARTNER*, father, mother, sister, brother, child, grandchild, grandparent of the *INSURED PERSON* and/or of the *PARTNER*/spouse.
- 1.7. MEDICAL PRACTITIONER**
Doctor of medicine and/or a member of a medical association, legally authorised to practise medicine in the country where the loss and/or the handling thereof occurs.
- 1.8. INTOXICATION**
Situation as a result of the penetration of substances in the organism of the *INSURED PERSON*, the measured percentage of pure alcohol and/or illegal drugs being higher than the maximum permitted percentage determined in the legislation of the country where the loss occurs.
- 1.9. HIJACKING**
Illegal takeover of the control of a public means of transport in which the *INSURED PERSON* is travelling as a passenger.
- 1.10. VALUABLES (AND ACCESSORIES)**
➤ Photographic material • camera, video, DVD and audio equipment;
➤ Telescopes • binoculars • shotguns;
➤ Jewellery • clocks • jewels • goods partially or entirely made of precious metal • precious stones • pearls • furs • leather clothes;
➤ Portable computers • hardware and software • telephone sets;
➤ In general objects with a purchase value of over EUR 2,500 incl. VAT.



1.11. PHYSICAL INJURY

Any physical harm suffered by a person.

1.12. COMPANY

AIG Europe, insurance company authorised under code number 0976 - Brussels Register of Commerce no. 509.275.

For the contracts underwritten in Luxemburg, AIG EUROPE S.A., Luxemburg Branch, 10b Zone Industrielle Bourmicht, L-8070 Luxemburg, R.C. Luxemburg B 50.342

1.13. MATERIAL DAMAGE

Any change, damage, accidental damage to and/or destruction of an object or substance including any physical injury to animals.

1.14. ACCIDENT

Sudden event during the duration of the contract, the cause or one of the causes of which, is beyond the control of the *INSURED PERSON* and causes *PHYSICAL INJURY* to the *INSURED PERSON*.

The following is considered equal to these, insofar as occurred to the *INSURED PERSON* during the duration of the contract:

- Health disorders that result directly and exclusively from a warranted *ACCIDENT* or from an effort to save endangered persons or goods;
- Inhalation of gases or absorption of poisonous or corrosive substances;
- Dislocation, twists, pulled muscles or tears as a result of a sudden exertion;
- Disorders as a result of freezing, sun or heat;
- Drowning;
- Anthrax, rabies or tetanus.

1.15. WAR

An armed opposition, whether declared or not, by one state against another state, an invasion or a declaration of a state of siege.

The following is also to be considered as such: all similar actions, the use of military violence by a sovereign state in order to realise certain economical, geographical, nationalist, political or other objectives.

1.16. PARTNER

Person with whom the *INSURED PERSON* forms a factual or legal union on the date of loss/accident in question and with whom the *INSURED PERSON* lives at the same legal residence or domicile. An original certificate issued by the officer of the Population Registry will serve as substantiating evidence if required.

1.17. JOURNEY

Movement of the *INSURED PERSON* with a destination *ABROAD*.

1.18. TERRORISM

ABROAD and/or in the country of destination of the return journey due to which the airport(s) and/or the airspace and/or the terminal or station is/are closed:

- Any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption;
- Commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not;
- any act which is verified or recognised by the (relevant) government as an act of terrorism.

The following are not considered as a terrorist action:

- Any activity of uprising, strike, revolt, revolution, attacks with the use of nuclear, biological or chemical weapons;
- Criminal facts, thefts and raids, intended for someone's own profit or committed in the framework of a relational conflict between the offender and the victim.

- 1.19. *INSURED PERSON***
Any person to whom the insurance applies as determined in the Special Conditions.
- 1.20. *POLICYHOLDER***
The signatory to the contract.
- 1.21. *HOSPITAL***
An institution, recognised by the Ministry of Public Health of the country where loss or the treatment occurs, for the medical treatment of patients and persons who suffer an *ACCIDENT*, with the exclusion of: health resorts, sanatoria, institutions for mental patients and for revalidation, rest homes and similar institutions.
- 1.22. *HOSPITALISATION***
Medically required stay in a *HOSPITAL* for the treatment of an *ILLNESS* or *ACCIDENT*.
- 1.23. *ILLNESS***
Damage to the health of the *INSURED PERSON*, that was not caused by an *ACCIDENT*, and which shows objective and undeniable symptoms established by a *MEDICAL PRACTITIONER*.



CHAPTER 2: GENERAL STIPULATIONS**2.A. Objective of the Contract**

The objective of this contract is to ensure that the *INSURED PERSON* enjoys the guarantees and amounts that have been laid down in the Special Conditions with application of these General Terms and Conditions.

2.B. Territoriality

The *INSURED PERSON* is entitled to the guarantees set out in the Special Conditions during:

- the first 90 consecutive calendar days of his/her/their temporary stay *ABROAD* including the journey back and forth;
- journeys within the country of domicile and/or the country of usual residence and/or the country of usual employment of the *INSURED PERSON*, with at least one overnight hotel stay, whereby the guaranteed coverage for Medical Costs (art.3.C.), Legal Liability (art.3.J.) and the fixed compensation in case of Death as a result of an *ILLNESS* (art.4.B.4.) are not covered.

2.C. Duration of the Contract

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 art.2.H.

2.D. Premium Payment

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 receipt, or upon notification of the due date of the premium. The amount will be increased by the legally imposed taxes and contributions. The premium is to be paid by the due date after receipt of a notification requesting payment from the *POLICYHOLDER*. In case of non-payment of the premium, the stipulations of the Insurance Law will be applicable.

2.E. Change of the Risk

The *COMPANY* must be informed of any change of the risk within 60 calendar days.

In all cases of disappearance and decrease or increase within the risk, the parties must act as stipulated in the applicable Insurance Law.

2.F. Rate Increase

If the *COMPANY* increases its rates, it will be entitled to apply the resulting premium on the next due date of the premium. The *COMPANY* will inform the *POLICYHOLDER* of this and the *POLICYHOLDER* will be entitled to give notice of termination of the contract by registered letter before the next due date of the premium, and within 30 calendar days after the date on which the notification by the *COMPANY* is given. After expiry of the period of 30 calendar days, the new premium will be considered as accepted.

2.G. Waiver of Recourse

The *COMPANY* will waive any recourse in respect of the liable third party/parties for the guaranteed payment for Accidental Death (art 3.A.) and Permanent Invalidity Following An Accident (art. 3.B.).

2.H. Termination

2.H.1. The *COMPANY* will be entitled to terminate the contract:

2.H.1.a. on each annual renewal date of the contract;

2.H.1.b. if, in case of unintentional concealment or unintentional incorrect statement of information in respect of the description of the risk, during the conclusion of the contract and in case of change of the risk, the proposal to change the contract is rejected by the *POLICYHOLDER* within the period of one month to be calculated from the receipt of this proposal, within a period of 15 calendar days after receipt of the rejection (art.7 of the Applicable Insurance Law);

2.H.1.c. in case of non-payment of the premium (pursuant to the Applicable Insurance Law);



- 2.H.1.d. after each notification of a loss, but not later than one month after payment of the compensation or refusal thereof;
- 2.H.1.e. in case of bankruptcy of the **POLICYHOLDER**, but at the earliest three months after the bankruptcy order.
- 2.H.2. The **POLICYHOLDER** is entitled to terminate the contract:
- 2.H.2.a. on each annual renewal date of the contract;
- 2.H.2.b. in case of change of the insurance terms or of the rates;
- 2.H.2.c. if, in case of change of the risk, the contracting parties do not reach an agreement;
- 2.H.2.d. after each notification of a loss, but not later than one month after payment of the compensation or refusal thereof.
- 2.H.3. The contract may be terminated by registered letter, by bailiff's summons or by hand delivery of the letter of termination of the contract against a receipt. With the exception of the cases described elsewhere in these terms and conditions, the termination will take effect after a period of one month, to be calculated from the day following the serving or the date of the receipt, or in case of a registered letter, to be calculated from the day following the submission to the Post Office. Termination of the contract by the **COMPANY** after notification of a loss will, at the earliest, take effect three months after the day of the serving of the summons. However, it may take effect one month after the day of the serving thereof, if the **POLICYHOLDER**, the **INSURED PERSON** or the beneficiary has not fulfilled one of his/her obligations with the intent to mislead the **COMPANY**. Such proceedings only on condition that the **COMPANY** has filed a complaint as a civil party with an examining magistrate against one of these persons or has commenced criminal proceedings against him/her, pursuant to the articles 193, 196, 197, 496 or 510 to 520 of the Belgian Penal Code.
- 2.H.4.a. In case of termination of the contract for whatever reason, the paid premiums relating to the insurance period after the termination has taken effect will be repaid.
- 2.H.4.b. In case of partial termination or in case of any other reduction of the insurance coverage, the stipulations of art.2.H.4.a. are only applicable to that part of the premium that relates to and is proportionate to that reduction.
- 2.I. Age Limit**
The age limit upon conclusion of the contract is 70 years of age.
The coverage will in any case end on the next due date following the 75th birthday of the **INSURED PERSON**.
- 2.J. Beneficiary/Beneficiaries in Case of Death**
In case of death of the **INSURED PERSON**, his/her beneficiary/beneficiaries will be: the beneficiary/beneficiaries denoted by the **INSURED PERSON/POLICYHOLDER**; in the absence of which, the not legally-separated spouse of the **INSURED PERSON**; in the absence of which, the children of the **INSURED PERSON**; in the absence of which, the **PARTNER** of the **INSURED PERSON**; in the absence of which the legal heirs of the **INSURED PERSON**, with the exception of the State. By this it is understood that the creditors, including the tax authorities, are not entitled to the compensation.
The **INSURED PERSON/POLICYHOLDER** has a free choice of beneficiary by a simple statement in the insurance proposal or by means of a registered letter to the **COMPANY**.
With the exception of the cases of acceptance of beneficial entitlement, the **INSURED PERSON/POLICYHOLDER** may change the denoted beneficiary at all times, and this unilaterally, by means of a registered letter to the **COMPANY**.
- 2.K. Aviation Risk**
Within the scope of the insurance will be: the use as a passenger, of all aircraft or helicopters that have been licensed for public passenger transport, insofar as the **INSURED PERSON** is not part of the crew, or does not carry out any professional or other activity whatsoever during the flight, in respect of the aircraft, or in connection with the flight.
- 2.L. Domicile**



For this contract, the *COMPANY* has its sole domicile at its registered office in Brussels. Any notification to the *POLICYHOLDER* will be done validly at his/her last address, officially known to the *COMPANY*.

2.M. Legislation and Arbitration Rules

The stipulations of this contract shall be governed by the Applicable Insurance Law of 25/06/1992, as well as all the additions, changes and implementation decrees thereof.

Any complaint about the contract can be addressed to the Banking, Finance and Insurance Commission, Kortenberglaan 61, 1000 Brussels, or the Ombudsman for Insurance, De Meeûsplantsoen 35, 1000 Brussels.

Filing a complaint will, in no case, affect the option for the *POLICYHOLDER* and/or the *INSURED PERSON* to commence legal action.

Only the Belgian courts are deemed to be competent to deal with disputes between the parties.

2.N. Subrogation

By paying the compensation, the *COMPANY* becomes subrogated to the rights and claims of the *INSURED PERSON* or the beneficiary/beneficiaries in respect of the liable third party/parties for the amount of the compensation.

2.O. Privacy

With regards to the registration and smooth processing of the contract, and only with regards to that purpose, the *INSURED PERSON* grants his/her special permission for the processing of medical and legal information relating to him/her (Act of 8 December 1992 for the protection of the privacy).

2.P. Notification of A Loss

As soon as possible, but in any case within eight calendar days to be calculated from the moment that he/she becomes aware of a loss, the *INSURED PERSON/POLICYHOLDER* must notify the *COMPANY* of that damage.

However, the *COMPANY* is not entitled to refer to non-compliance with the above-mentioned period, if the notification was made as soon as reasonably possible.

The *INSURED PERSON/POLICYHOLDER* will provide the *COMPANY* without delay with all the useful information and answer to the questions that are asked in order to establish the circumstances and extent of the loss.

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.

If the *INSURED PERSON/POLICYHOLDER* does not fulfil one of the aforementioned obligations and this results in harm to the *COMPANY*, the latter will be entitled to claim a reduction of its coverage to the amount of the harm suffered by it.

The *COMPANY* is entitled to refuse its coverage, if the *INSURED PERSON/POLICYHOLDER* has, with fraudulent intent, not fulfilled the above-mentioned obligations.

2.Q. Compensation

The compensation will be determined on the basis of the medical and factual data that the *COMPANY* has available. The *INSURED PERSON* and/or the beneficiary/beneficiaries will be entitled to accept or reject it. In the latter case, he/she must inform the *COMPANY* of his/her objection by registered letter within 90 calendar days after having been informed of the amount of the compensation.

All compensations are payable without interest after acceptance by the *INSURED PERSON, POLICYHOLDER* and/or beneficiary/beneficiaries. Any claim for compensation in case of refusal by the *COMPANY* will expire 3 years after the refusal was notified by registered letter.



CHAPTER 3: OVERVIEW OF THE INSURANCE COVERAGE**3.A. DEATH AFTER ACCIDENT****3.A.1. Guarantee**

If the *INSURED PERSON* dies within the period of two years following the covered *ACCIDENT* exclusively from the consequences of that accident, the amount stated in the Special Conditions will be remitted to the beneficiary/beneficiaries.

If, after expiry of a period of at least six months following the *ACCIDENT* and after the *COMPANY* has examined all the available proof and justifications, it has every reason to assume that a covered loss has occurred, the absence of the *INSURED PERSON* will be considered an event of the kind that puts into effect the guarantees under this contract.

If, after payment, it is determined that the *INSURED PERSON* is still alive, all the amounts paid by the *COMPANY* in settlement of the stated claim will be repaid by the *POLICYHOLDER* and/or the beneficiary/beneficiaries.

If the *INSURED PERSON* dies after a traffic accident from the effects of a cardiac arrest, a coronary or a rupture of a blood vessel in the heart, the *COMPANY* will consider this as a covered loss.

If the *INSURED PERSON* dies from the effects of a covered traffic accident with a passenger car and the *INSURED PERSON* had fastened his safety belt in the mandatory manner, the compensation will be increased by 10%, with a maximum of EUR 6,200. A report from the authorities or a medical report will constitute as evidence.

The compensations for death and permanent invalidity are not cumulative.

3.A.2. Exclusions**3.A.2.1. WAR, CIVIL WAR.**

However, the *INSURED PERSON* will continue to be entitled to the guarantee for 14 calendar days from the start of the hostilities in case he/she is surprised by such events abroad and insofar as he/she does not actively participate in them.

3.A.2.2. Intent and/or incitement, and/or an apparent reckless act, unless it concerns a justified attempt to save people and/or animals and/or goods.**3.A.2.3. INTOXICATION.****3.A.2.4. Suicide or an attempted suicide.****3.A.2.5. Nuclear reactions and/or radioactivity and/or ionising radiation, except when experienced during the medically required treatment following a covered loss.****3.A.2.6. Sports, including training, practised for professional purposes within the framework of contractual remuneration • air sports with the exception of ballooning • alpinism • mountaineering • hiking beyond the passable and/or officially marked paths • big game hunting • ski jumping • alpine ski and/or snowboard and/or langlauf, all practised outside the passable and/or officially marked tracks • speleology • rafting • canyoning • bungee jumping • deep-sea diving • martial sports • competition with motorised vehicles with the exception of tourist rallies for which no time and/or speed standard is imposed whatsoever • participation and/or training and/or preparatory tests for speed contests.****3.A.2.7. Bets and/or challenges • disputes and/or fights with the exception of legal self-defence (an official report will evidence this) • riots and measures against these, unless the *POLICYHOLDER* and/or the *INSURED PERSON* and/or the beneficiary proves/prove that the *INSURED PERSON* has not actively participated in them.****3.B. PERMANENT INVALIDITY AFTER ACCIDENT****3.B.1. Guarantee**

If the *INSURED PERSON* is the victim of a covered *ACCIDENT* and it has been medically established that this will result in permanent invalidity, the *COMPANY* will pay the benefit calculated on the basis of the amount laid down in the Special Conditions multiplied by the invalidity degree in accordance with the



Official Belgian Scale of Invalidities (OBSI) that was in force on the day of the *ACCIDENT*, without exceeding an invalidity degree of 100%.

Injury to limbs or organs that were already infirm or functionally not operating will only be compensated for the difference between the situation before and after the *ACCIDENT*. The assessment of the injuries to a limb or organ will not be increased on the basis of the already existing infirm condition of another limb or organ.

Infirmities and/or *ILLNESSES* and/or causes and/or circumstances that aggravate the consequences of the accident independent of the accident itself shall not give a right to benefits.

Payment of the compensation will take place on basis of the conclusions made by the consulting *MEDICAL PRACTITIONER* appointed by the *COMPANY* or the submitted medical reports if no consulting *MEDICAL PRACTITIONER* was appointed.

If within the twelve months following the *ACCIDENT* no consolidation can yet be made, the *COMPANY* may, at the request of the *INSURED PERSON*, allow an advance equalling half the minimal compensation at the most that might be owed to him/her on the day of consolidation.

The compensations for death and permanent invalidity are not cumulative.

3.B.2. Psychological Support

The *COMPANY* will participate in payment of the fees to a maximum of EUR 6,250 for psychological support to the *INSURED PERSON* - by a psychologist or psychiatrist appointed by the *COMPANY* - following of a covered *ACCIDENT* resulting in a probable permanent invalidity of at least 50%.

The degree of probable permanent invalidity will be assessed by the *MEDICAL PRACTITIONER* consultant appointed by the *COMPANY*.

The psychological support will be cancelled if the psychologist or psychiatrist appointed by the *COMPANY* is rejected by the *INSURED PERSON*.

The psychological support will apply insofar as the entitled person invokes it for the first time within 90 calendar days following the date of the injury and during maximum one year to be calculated from the date of the first consultation.

3.B.3. Exclusions

3.B.3.1. *WAR, CIVIL WAR.*

However, the *INSURED PERSON* will continue to be entitled to the guarantee for 14 calendar days from the start of the hostilities in case of he/she is surprised by such events abroad and insofar as he/she does not actively participate in them.

3.B.3.2. Intent and/or incitement, and/or an apparent reckless act, unless it concerns a justified attempt to save people and/or animals and/or goods.

3.B.3.3. *INTOXICATION.*

3.B.3.4. Suicide or an attempted suicide.

3.B.3.5. Nuclear reactions and/or radioactivity and/or ionising radiation, except when experienced during the medically required treatment following a covered loss.

3.B.3.6. Sports, including training, practised for professional purposes, within the framework of contractual remuneration • air sports with the exception of ballooning • alpinism • mountaineering • hiking beyond the passable and/or officially marked paths • big game hunting • ski jumping • alpine ski and/or snowboard and/or langlauf, all practised outside the passable and/or officially marked tracks • speleology • rafting • canyoning • bungee jumping • deep-sea diving • martial sports • competition with motorised vehicles with the exception of tourist rallies for which no time and/or speed standard is imposed whatsoever • participation and/or training and/or preparatory tests for speed contests.

3.B.3.7. Bets and/or challenges • disputes and/or fights with the exception of legal self-defence (an official report shall evidence this) • riots and measures against these, unless the *POLICYHOLDER* and/or the *INSURED PERSON* and/or the beneficiary proves/prove that the *INSURED PERSON* has not actively participated in them.

3.C. MEDICAL COSTS

3.C.1. Guarantee

Within the limits of the insured amount stated in the Special Conditions, the **COMPANY** will guarantee repayment of financial expenses abroad for medically required treatment and medically adapted local transport as a result of **ILLNESS** or **ACCIDENT** occurred to the **INSURED PERSON** while **ABROAD**, as well as the costs for the aftercare in the country of domicile and/or usual place of residence of the **INSURED PERSON** to maximum 180 calendar days after return or repatriation, and insofar as the treatment started **ABROAD**.

The financial contribution of the **COMPANY** for the aftercare will be limited to the conventional fees paid by the Belgian Social Security.

The total care will be prescribed and/or carried out exclusively by a **MEDICAL PRACTITIONER**.

The **COMPANY** will compensate costs after deduction of the contributions in the framework of the Social Security or under the Compulsory Insurance Act and after deduction of the excess. The above-mentioned excess will only apply to ambulant medical costs.

After injury, the necessary medical care will be provided as quickly as possible.

The **INSURED PERSON** will be obliged to contact the **HELP CENTRE** immediately - after having received the most urgent medical assistance - and to act according to its instructions. Compensation will only be paid for assistance, costs or service if the agreement of the **HELP CENTRE** was requested prior to it and if permission was received. Only for ambulant costs, of which the total amount is less than EUR 250, will no prior approval of the **HELP CENTRE** be required.

3.C.2. Exclusions

3.C.2.1. **WAR, CIVIL WAR.**

However, the **INSURED PERSON** will continue to be entitled to the guarantee for 14 calendar days from the start of the hostilities in case he/she is surprised by such events abroad and insofar as he/she does not actively participate in them.

3.C.2.2. Intent and/or incitement, and/or an apparent reckless act, unless it concerns a justified attempt to save people and/or animals and/or goods.

3.C.2.3. **INTOXICATION.**

3.C.2.4. Suicide or an attempted suicide.

3.C.2.5. Nuclear reactions and/or radioactivity and/or ionising radiation, except when experienced during the medically required treatment following a covered loss.

3.C.2.6. Sports, including training, practised for professional purposes, within the framework of contractual remuneration • air sports with the exception of ballooning • alpinism • mountaineering • hiking beyond the passable and/or officially marked paths • big game hunting • ski jumping • alpine ski and/or snowboard and/or langlauf, all practised outside the passable and/or officially marked tracks • speleology • rafting • canyoning • bungee jumping • the costs and consequences of decompression encountered while deep-sea diving • martial sports • competition with motorised vehicles with the exception of tourist rallies for which no time and/or speed standard is imposed whatsoever, participation and/or training and/or preparatory tests for speed contests.

3.C.2.7. Bets and/or challenges • disputes and/or fights with the exception of legal self-defence (an official report shall evidence this) • riots and measures against these, unless the **POLICYHOLDER** and/or the **INSURED PERSON** and/or the beneficiary proves/prove that the **INSURED PERSON** has not actively participated in them.

3.C.2.8. **ILLNESS** or **ACCIDENT** sustained by the **INSURED PERSON** in the country of domicile and/or normal place of residence and/or normal place of employment, as well as any **JOURNEY** undertaken with the intent to undergo medical treatment.

3.C.2.9. Circumstances known to the **INSURED PERSON** and/or present at the moment of departure for a **JOURNEY** due to which the damage might reasonably have been expected and/or for which a negative travel advice had been given by the World Health Organisation or by the Ministry of Foreign Affairs of the country where the **POLICYHOLDER** is established.

3.C.2.10. **ILLNESS** and/or injury as a result of an **ACCIDENT**, that was not stable during a period of 90 calendar days prior to the date of departure of a **JOURNEY** or for which in that same period medical or paramedical care was set up or adjusted.



- 3.C.2.11. Psychological and/or psychosomatic or mental disturbances, except if they result from a covered loss • cures • stay in a revalidation centre • sexually transmittable *DISEASES* • tropical *ILLNESSES*, if the precautions, as advised by an official body, were not taken.
- 3.C.2.12. Lenses and frames of glasses • contact lenses.
- 3.C.2.13. Pregnancy from week 28 • delivery • voluntary abortion • the consequential surgery resulting from it and the possible consequences.
- 3.C.2.14. Non-medical costs stated in the hospital invoice.
- 3.C.2.15. Dental care with the exception of broken teeth.

3.D. LUGGAGE

3.D.1. Guarantee

The *COMPANY* will compensate the *LUGGAGE* to the amount stated in the Special Conditions under the following circumstances:

- Loss, damage or theft of registered *LUGGAGE* entrusted to a carrier in the framework of a contract of carriage after exhaustion of the compensation contractually owed by the carrier;
- Theft of *LUGGAGE* that is kept in a locked room, apartment or house, provided there is clear evidence of a break-in and which has been stated in a report of the local authorities that may be submitted to the *COMPANY*;
- Theft of *LUGGAGE* in combination with physical violence against the *INSURED PERSON* and which has been stated in a report by the local authorities that may be submitted to the *COMPANY*;
- Theft of *LUGGAGE* that was left invisibly from the outside in a locked car, provided there is clearly established evidence of a break-in and that has been stated in a report by the local authorities that may be submitted to the *COMPANY*;
- Loss, damage or theft of *LUGGAGE* as a result of a medical emergency transport of the *INSURED PERSON* after a covered damage;
- Loss, damage or theft of *LUGGAGE* as a result of a traffic accident, whether or not with *PHYSICAL INJURY*, or a natural disaster.

3.D.2. Basis of Compensation

3.D.2.a. Valuation of the goods

- Damage during the first year following the date of purchase: 75% of the net purchase price;
- Damage during the second year following the date of purchase: 65% of the net purchase price;
- Damage during the third year following the date of purchase: 55% of the net purchase price;

VALUABLES and accessories: 50% (fifty percent) of the net purchase price.

3.D.2.b. Determination of the compensation

3.D.2.b.1. In case of damage:

The cost price of the repair including the non-recoverable VAT, limited to the real value of the damaged good and at any rate limited to the compensation resulting from application of art.3.D.2.a..

In case of damage caused by *THIRD PARTIES* in the framework of a contract of carriage, it will be reduced by the compensation to which the *INSURED PERSON* is entitled under the provisions of that contract of carriage.

3.D.2.b.2. In case of loss or theft:

The value resulting from application of art.3.D.2.a. increased by the non-recoverable VAT.

In case of loss or damage caused by *THIRD PARTIES* in the framework of a contract of carriage, it will be reduced by the compensation to which the *INSURED PERSON* is entitled under the provisions of the contract of carriage.

3.D.2.b.3. Additional stipulations:

The compensation will be determined without application of the proportionality principle and will never exceed the real actual value of an object. Not even in case of repair.



Theft of money, cheques, credit cards, flight tickets and vouchers will be guaranteed to maximum EUR 1,500.

Proof from the bank or the public carrier, respectively, will be required.

For each loss, the excess stated in the Special Conditions will apply.

3.D.2.b.4. Obligations in case of loss:

- In case of theft, this must immediately be reported to the local authorities and a police report must be obtained;
- In case of damage, a report must be prepared by the responsible carrier and a copy must be obtained;
- The *INSURED PERSON* must state the purchase date and purchase price of the goods. *VALUABLES* must be evidenced through original purchase or guarantee certificates. Other goods must be evidenced through all kinds of documents.

The *COMPANY* may request that damaged objects are inspected.

3.D.3. Exclusions

3.D.3.1. External prostheses.

3.D.3.2. Intent and/or incitement and/or an apparent reckless act, unless it concerns a justified attempt to save people and/or animals and/or goods.

3.D.3.3. Personal papers • trade documents • administrative papers • miscellaneous securities, with the exception of those stated in art. 3.D.2.b.3.

3.D.3.4. Normal wear and tear, age, intrinsic defect to the object • destruction inflicted by moths or vermin or by a method of cleaning, repair or restoration.

3.D.3.5. Leakage of liquid, greasy or corrosive substances.

3.D.3.6. If the *INSURED PERSON* and/or beneficiary loses the object after abandoning and forgetting it; if the *INSURED PERSON* and/or beneficiary subjects the goods to bad manipulation.

3.D.3.7. Damage of and by fragile objects.

3.D.3.8. Confiscation, seizure or destruction at the instruction of an administrative authority.

3.D.3.9. Unless unexpected and unanticipated: *WAR*, *CIVIL WAR*, uprising, strike, attacks and radioactive radiation.

3.E. DELAY OF LUGGAGE

3.E.1. Guarantee

The *COMPANY* will reimburse the urgent and replacement purchases required for the primary necessities of life to the maximum amount stated in the Special Conditions and after submission of evidence, provided that the registered *LUGGAGE* entrusted to a carrier in the framework of a contract of carriage can not be made available to the *INSURED PERSON* after a delay of more than 8 hours.

A Property Irregularity Report from the carrier will be required and will constitute proof.

3.E.2. Exclusions

3.E.2.1. *WAR*, *CIVIL WAR*.

3.E.2.2. Confiscation, seizure or destruction at the instruction of an administrative authority.

3.E.2.3. Intent.

3.E.2.4. Strikes announced before departure.

3.E.2.5. Delayed *LUGGAGE* during a flight or train connection by which the *INSURED PERSON* returns to his country of domicile and/or usual place of residence.

3.E.2.6. Seizure or requisition by an administrative authority.

3.F. DELAY AND/OR CANCELLATION OF FLIGHT/HIGH SPEED TRAIN (HST) - MISSED CONNECTION**3.F.1. Guarantee**

Upon submission of the evidencing documents, the *COMPANY* will reimburse the costs of meals, refreshments, hotel, transfer from and to the airport, terminal or station to the maximum amount stated in the Special Conditions, provided the delay is more than 4 hours in respect of the originally scheduled hour of departure.

The guarantee will only apply to regular transport by plane or high speed train that is officially published in a timetable.

An Irregularity Report of the carrier will constitute proof.

3.F.2. Exclusions

3.F.2.1. *WAR, CIVIL WAR.*

3.F.2.2. Confiscation, seizure or destruction at the instruction of an administrative authority.

3.F.2.3. Intent.

3.F.2.4. Strikes announced before departure.

3.F.2.5. Decisions by the authorities not to permit departure of the means of transport or to take a means of transport out of service.

3.G. TICKET UPGRADE**3.G.1. Guarantee**

The *COMPANY* will commit itself to reimburse the extra costs to the *INSURED PERSON*, that were incurred as a result of a ticket upgrade (outbound journey or return journey) to a higher comfort class. This guarantee is applicable/apply in the following cases:

3.G.1.1. If the departure from whichever pick-up point of a confirmed scheduled flight or scheduled and regular HST train connection is delayed by 4 hours or more, or has been cancelled, and if no other means of transport is made available to him/her within 4 hours after the scheduled time of departure of the flight or train connection concerned;

3.G.1.2. If the *INSURED PERSON* is not admitted on board of a confirmed scheduled flight or scheduled and regular HST train connection due to overbooking and if no other means of transport is made available to him/her within four hours after the scheduled time of departure of the scheduled flight or train connection concerned;

3.G.1.3. If the connection of the *INSURED PERSON* was missed at the transit pick-up point due to late arrival of a scheduled flight of a scheduled and regular HST train connection and if no other means of transport is made available to the *INSURED PERSON* within four hours after the factual time of arrival of the first flight or train connection.

An Irregularity Report of the carrier will be required and will constitute proof.

3.G.2. Exclusions

3.G.2.1. *WAR, CIVIL WAR.*

3.G.2.2. Confiscation, seizure or destruction at the instruction of an administrative authority.

3.G.2.3. Intent.

3.G.2.4. Strikes announced before departure.

3.G.2.5. Decisions by the authorities not to permit departure of the means of transport or to take a means of transport out of service.

3.H. TERRORISM/NATURAL DISASTER**3.H.1. TERRORISM****3.H.1.1. Guarantee**

The guarantee will take effect from the moment that the *INSURED PERSON* can not commence or continue his/her previously determined and planned *JOURNEY* on the anticipated date due to an act of internationally recognised *TERRORISM* or the direct effects thereof.

3.H.1.2. Compensation

The *COMPANY* will guarantee to the *INSURED PERSON* the amounts as set out in the Special Conditions for the additional costs of accommodation of the *INSURED PERSON* and/or the additional costs for changing the means of public transport used.

The financial contribution of the *COMPANY* for the additional costs of accommodation will end at the moment that the transport company where the original booking was made offers an alternative. The financial contribution will in any case be stopped if the *INSURED PERSON* rejects the provided alternative.

The minimum duration of the delay or blocking due to an insured cause will be 48 hours. The contribution of the *COMPANY* will take effect as soon as such act has been recognised as an act of international *TERRORISM* and the delay or blocking exceeds this term. In such case the compensation will be paid from the first day.

3.H.2. NATURAL DISASTER**3.H.2.1. Guarantee**

The guarantee will take effect from the moment that the *INSURED PERSON* can not commence or continue his/her previously determined and planned *JOURNEY* on the anticipated date due to a natural disaster or the direct effects thereof.

3.H.2.2. Compensation

The *COMPANY* will guarantee to the *INSURED PERSON* the amounts as set out in the Special Conditions for the additional accommodation of the *INSURED PERSON* and/or the additional costs for changing the means of public transport used.

The following costs will be considered for compensation:

- Additional accommodation expenses in hotel and/or holiday residence incurred after the day of the scheduled termination of the stay and this due to the fact that the *INSURED PERSON* can not leave his/her temporary accommodation;
- Additional expenses due to forced evacuation and/or repatriation as a result of the same facts, with the exception of the repatriation of and costs to the vehicle;
- Additional costs for the change of the means of public transport used.

The minimum duration of the blocking due to a natural disaster is 48 hours.

3.I. HIJACKING**3.I.1. Guarantee**

If the public means of transport is hijacked with the *INSURED PERSON* on board, the fixed compensation as stated in the Special Conditions will be paid to the *INSURED PERSON* after a period of at least 24 hours of illegal deprivation of liberty.

3.I.2. Exclusions

- 3.I.2.1. Active participation of the *INSURED PERSON*.
- 3.I.2.2. Intentional involvement in a *HIJACKING* or attempted *HIJACKING*.
- 3.I.2.3. Acting as a police or security functionary during a *HIJACKING* or attempted *HIJACKING*.

3.J. THIRD-PARTY LIABILITY

3.J.1. Guarantee

The *COMPANY* will safeguard the *INSURED PERSON* to the maximum amounts as set out in the Special Conditions against the financial consequences of the third-party liability that might be imposed on him/her by virtue of the local laws or jurisprudence due to *PHYSICAL INJURY* and/or *MATERIAL DAMAGE* caused to a *THIRD PARTY* during the journeys.

3.J.2. Exclusions

- 3.J.2.1. Immaterial damage, not resulting from *PHYSICAL INJURY* or *MATERIAL DAMAGE*.
- 3.J.2.2. Damage intentionally caused or caused by the *INSURED PERSON* or with his/her complicity as well as by the social mandataries of the *INSURED PERSON* if it concerns a legal entity.
- 3.J.2.3. *ACCIDENTS* inflicted to the *INSURED PERSON* or to his next of kin in the ascending or descending line or to any person living with him/her.
- 3.J.2.4. *ACCIDENTS* as a result of the use of cars or motor vehicles, of sailing or motor vessels, of aircraft, of saddle-bearing animals that are the property of or are under care, custody or control of the *INSURED PERSON* or the persons for whom he/she is legally liable.
- 3.J.2.5. *ACCIDENTS* resulting from the participation by the *INSURED PERSON* in a paid sports competition.
- 3.J.2.6. *MATERIAL DAMAGE* caused by fire or explosion. The same damage will also be excluded if it was caused in premises that are the property or rented property of the *INSURED PERSON*.
- 3.J.2.7. Use of drugs, alcohol, narcotics and excessive use of medication.
- 3.J.2.8. Active participation by the *INSURED PERSON* in civil unrest, strikes, attacks or terrorist acts.
- 3.J.2.9. Dangerous sports: alpinism • speleology • boxing • polo • parachute jumping • air sports • deep-sea diving with autonomous equipment.
- 3.J.2.10. Delay or non-fulfilment of agreed services, in case of force majeure, unexpected incident, strike, decision by the authorities or restriction of free traffic.
- 3.J.2.11. Professional liability.
- 3.J.2.12. Contractual liability.

3.K. CANCELLATION OF THE JOURNEY AND INTERRUPTION OF THE JOURNEY

3.K.1. Additional Definitions

Travel Contract

Any carriage, accommodation or temporary rental contract, whether or not combined, concluded by the *INSURED PERSON/POLICYHOLDER* in his/her capacity of traveller and/or renter with a professional tour operator and/or agent.

Departure Date

- the departure date of the *JOURNEY* stated in the travel contract;
- the commencement date of the renting of the accommodation, reasonably taking into account the duration of the *JOURNEY* to reach the destination directly on the date stipulated in the travel contract.

Registration Date

The date on which the reserved services were booked with a professional tour operator and/or agent.

Travel Companion

The person with whom the *INSURED PERSON* is jointly registered and with whom he/she decided to undertake the planned *JOURNEY* or to rent the specified accommodation and whose presence is necessary for the good proceedings of it.

3.K.2. Guarantee

The guarantee will commence as of the registration date with as object the compensation to the maximum amount as stated in the Special Conditions of the due costs that are charged to the **INSURED PERSON** in accordance with the conditions of the travel contract in case of cancellation or interruption of the **JOURNEY** because of one of the following reasons:

3.K.2.1. ILLNESS, ACCIDENT or death of:

- the **INSURED PERSON**, his/her **PARTNER**, a next of kin or relative up to in the second degree and/or
- the person living together with the **INSURED PERSON** at the same place of residence or who is in his/her custody or who is supported by him/her and/or
- the private person at whose place the **INSURED PERSON** intended to stay **ABROAD** and who makes it impossible from a medical point of view to fulfil the concluded travel contract.

3.K.2.2. Termination of the employment contract concluded for an indefinite period of time of the **INSURED PERSON** by his/her employer for economic reasons within 30 calendar days before the departure date.

3.K.2.3. Withdrawal of the already approved leave of the **INSURED PERSON** by his/her employer because of the unavailability of a colleague replacing the **INSURED PERSON**, due to the colleague's **ILLNESS, ACCIDENT** or death within 30 calendar days before the departure.

3.K.2.4. Unanticipated compulsory presence of the **INSURED PERSON** who, being unemployed, concludes an employment contract for an indefinite period of time commencing within 30 calendar days before the departure.

3.K.2.5. Necessary presence of the **INSURED PERSON** practising a free profession because of unavailability of the professional replacement of the **INSURED PERSON** as a result of his/her **ILLNESS, ACCIDENT** or death.

3.K.2.6. Unavailability as a result of **ILLNESS, ACCIDENT** or death of the custodian of the underage or disabled child of the **INSURED PERSON**.

3.K.2.7. Considerable material damage to immovable goods that are owned by the **INSURED PERSON** as a result of fire, forces of nature or malice by **THIRD PARTIES** insofar as this damage occurs within a period of time of 30 calendar days before the departure date.

3.K.2.8. Compulsory presence of the **INSURED PERSON** as a witness or jury member at the Crown Court insofar as the **INSURED PERSON** was unaware of such proceedings at the registration date.

3.K.2.9. Call for retraining exercise in the army (not applicable to professional servicemen and servicewomen).

3.K.2.10. Re-examination during the planned stay.

3.K.2.11. Theft or total immobilisation as a result of a traffic accident or fire of the private vehicle of the **INSURED PERSON** at the moment of departure or during the journey to the holiday destination.

3.K.2.12. Delay at the moment of embarkation, scheduled in the travel contract, during departure or during part of the journey between two places, as a result of immobilisation of more than one hour due to a traffic accident or force majeure during the journey to the place of embarkation.

The guarantee will also be provided to the **INSURED PERSON** in case of cancellation by the travel companion due to one of the above-mentioned reasons, so that the **INSURED PERSON** would have to travel alone.

3.K.3. Basis of Compensation

3.K.3.1. In case of cancellation before the commencement of the travel contract: 100% of the contractually payable cancellation costs.

3.K.3.2. In case of interruption of the journey: the non-recoverable part of the paid cost of the journey, the proportional part of the travel days not enjoyed.

3.K.3.3. In case the travel contract only applies to transport: the unused part of the paid transport costs.

3.K.3.4. In case of cancellation by the travel companion and the **INSURED PERSON** decides to travel alone: the additional accommodation costs and/or costs of change.

3.K.4. Exclusions applicable to the **INSURED PERSON** and/or the person who is the cause of the request for a contribution:

3.K.4.1. Intent and/or incitement and/or an apparent reckless act, unless it concerns a justified attempt to save people and/or animals and/or goods.

3.K.4.2. **INTOXICATION.**

3.K.4.3. Suicide or an attempted suicide.

3.K.4.4. Nuclear reactions and/or radioactivity and/or ionising radiation.

3.K.4.5. Sports, including training, practised for professional purposes within the framework of contractual remuneration • air sports with the exception of ballooning • alpinism • mountaineering • hiking

beyond the passable and/or officially marked paths • big game hunting • ski jumping • alpine ski and/or snowboard and/or langlauf, all practised outside the passable and/or officially marked tracks • speleology • rafting • canyoning • bungee jumping • deep-sea diving • martial sports • competition with motorised vehicles with the exception of tourist rallies for which no time and/or speed standard is imposed whatsoever • participation and/or training and/or preparatory tests for speed contests.

3.K.4.6. **WAR, CIVIL WAR.**

3.K.4.7. Bets and/or challenges • disputes and/or fights with the exception of legal self-defence (an official report will evidence this) • riots and measures against these, unless the **POLICYHOLDER** and/or the **INSURED PERSON** and/or the beneficiary proves/prove that the **INSURED PERSON** has not actively participated in them.

3.K.4.8. Circumstances known to the **INSURED PERSON** and/or present at the registration date of the **JOURNEY** due to which the cancellation or interruption of the journey might reasonably have been expected and/or for which at the moment of the registration date a negative travel advice had been given by the World Health Organisation or by the Ministry of Foreign Affairs of the country where the **POLICYHOLDER** is domiciled.

3.K.4.9. **ILLNESS** and/or injury as a result of an **ACCIDENT** that was not stable during a period of 90 calendar days prior to the date of departure of a **JOURNEY** or for which in that same period medical or paramedical care was set up or adjusted.

3.K.4.10. Psychological and/or psychosomatic or mental disturbances, except if they result from a covered loss • cures • revalidation • sexually transmittable **DISEASES** • tropical **ILLNESSES**, if the officially advised precautions were not taken.

3.K.4.11. Pregnancy problems except if, on the registration date of the **JOURNEY**, the **INSURED PERSON** is or would have been less than 12 weeks pregnant and, at the moment of departure, less than 28 weeks.

3.K.4.12. Voluntary abortion, consequential surgery and the possible consequences.

3.K.4.13. The insolvency of the **INSURED PERSON**.

3.K.4.14. Bad condition of the private vehicle intended to use for the **JOURNEY**.

3.K.4.15. Delay due to the usual traffic problems.

3.K.4.16. Administrative, visa and other similar problems and/or formalities.

3.K.4.17. Decision by the authorities and/or restriction of free traffic.

3.L. ABDUCTION AND UNLAWFUL DETENTION

3.L.1. Territorial Exclusion

The Philippines and South America, the country of domicile, the country of usual residence and/or the country of usual employment of the **INSURED PERSON**.

3.L.2. Additional Definitions

Advice

A formal recommendation issued by the authorised Ministry of Foreign Affairs of the country where the **POLICYHOLDER** is domiciled that the **INSURED PERSON** should leave his/her host country or, in general, that a clearly defined category of persons, including the **INSURED PERSON**, should leave the host country.

Abduction

Any event or connected series of events in which the **INSURED PERSON** is abducted up and held by means of violence or threat (with the exception of underage children by their parents) by a person or by several cooperating persons with a view to demanding a ransom or realising political demands.

Unlawful Detention

Any arbitrary act of involuntary arrest of an **INSURED PERSON** by persons acting as agents or with tacit approval of a Government, or acting, or alleging to act, on behalf of any insurgent party, organisation or group. A connected series of unlawful detentions will be considered to be one unlawful detention.



3.L.3. Guarantee

The following listed costs will be covered, for a maximum of the amount as stated in the Special Conditions, paid by the **POLICYHOLDER** as an immediate result of an abduction or unlawful detention of an **INSURED PERSON** during the duration of the contract:

- 3.L.3.1. the reasonable fees of the service provider appointed by the **COMPANY**.
- 3.L.3.2. the normal salary that the **POLICYHOLDER** continues to pay to the **INSURED PERSON** during his/her abduction or unlawful detention and up to 30 calendar days at the most after his/her release if he/she has not resumed work meanwhile. This salary will be paid until the earliest of the following dates:
 - 30 calendar days after the release of the **INSURED PERSON** or
 - the discovery of the death of the **INSURED PERSON** or
 - 120 calendar days after the last credible proof was submitted that the **INSURED PERSON** was still alive or
 - 60 months after the date of abduction or unlawful detention.
- 3.L.3.3. the salary paid to a person who has been newly employed to fulfil the specific functions of the **INSURED PERSON** during his/her abduction or unlawful detention, while this salary will not exceed the normal salary paid prior to the abducted or unlawfully detained **INSURED PERSON**. The salary will be paid until the earliest of the dates listed under art.3.L.3.2.
- 3.L.3.4. the reasonable and necessary medical and hospitalisation costs incurred by an **INSURED PERSON** abducted or unlawfully detained and paid by the **POLICYHOLDER** as a result of the abduction or unlawful detention within 18 months after the release of the abducted or unlawfully detained **INSURED PERSON**, including costs of neurological or psychiatric treatment.
- 3.L.3.5. the personal financial loss suffered by an **INSURED PERSON** as a direct and exclusive consequence of the physical impossibility to look after his/her personal financial interest during the abduction or unlawful detention.

The coverage will apply, without limitation, to losses resulting from the failure to renew the insurance contracts, the impossibility to exercise share options or from the failure to repay personal mortgage loans.

The compensations will be payable to the **INSURED PERSON**.
- 3.L.3.6. the rest and rehabilitation costs for 30 calendar days at the most, including expenses for stay, meals and recreation, paid by the **POLICYHOLDER** within the first half year after the release for the victim, his/her **PARTNER** and children.
- 3.L.3.7. all other reasonable and necessary costs incurred provided prior approval by the **COMPANY**.

3.L.4. Exclusions

Except in respect of the unlawful detention, there will be no coverage for those costs resulting directly or indirectly from:

- 3.L.4.1. an infringement of the laws of the host country;
- 3.L.4.2. failure to possess or keep legally required documents and/or visas;
- 3.L.4.3. failure to leave the host country within 10 calendar days after an advice to leave was issued;
- 3.L.4.4. participation in the activities of government bodies, official organisations to maintain the public order or the army.

CHAPTER 4: OVERVIEW OF THE HELP SERVICES**4.A. General Conditions**

The *INSURED PERSON* is obliged to contact the *HELP CENTRE* without delay via the telephone number stated on the insurance card and to act according to its instructions.

The *COMPANY* guarantees to undertake and use all reasonable means to execute the services specified in this article.

If possible, the *COMPANY* will arrange payment of the costs directly in local currency.

If the *HELP CENTRE* has realised the return of the *INSURED PERSON* at the expense of the *COMPANY*, the *INSURED PERSON* may be requested to do all that is necessary to obtain the repayment of his/her ticket and to remit this amount to the *COMPANY*.

The *HELP CENTRE* may request the *INSURED PERSON* to use his/her ticket.

Provided prior approval from the *COMPANY* was obtained, the “repatriation of persons” service under articles 4.B.1., 4.B.2. and 4.B.3. may also be invoked - in consultation with the *HELP CENTRE* - for not covered losses. In such a case the estimated costs will be paid to the *COMPANY/HELP CENTRE* in total and prior to the aid given. Only on receipt of conclusive proof of payment, the aid service will be started. The final settlement will follow after receipt of the settlement from the *HELP CENTRE*.

The *COMPANY* is not liable for the flaws, delays or impediments in the execution of its services in the event of strike, revolt, civil unrest, reprisals, restrictions of free traffic, sabotage, *TERRORISM*, *CIVIL WAR*, *WAR*, development of heat or radiation resulting from the division of atomic nuclear, radioactivity, other unanticipated events or events of force majeure.

4.B. Services**4.B.1. Transport to a Medical Centre**

The *HELP CENTRE* will organise the transport to a more suitable or better-equipped medical centre and it will take care of the execution of this transport, the costs of which will be borne by the *COMPANY*. The medical authorities of the *HELP CENTRE* will be exclusively authorised to take decisions in respect of the medical transport, the choice of the means of transport and of the place of hospitalisation.

4.B.2. Repatriation to Place of Domicile

The *HELP CENTRE* will organise the repatriation of the *INSURED PERSON* who is able to leave the medical centre to his/her place of domicile or usual place of residence and it will take care of the execution of this repatriation, the costs of which will be borne by the *COMPANY*.

This service will also apply to the accompanying *PARTNER* as well as to the children who are maintained by the *INSURED PERSON* and/or his/her *PARTNER*.

The medical authorities of the *HELP CENTRE* will be exclusively authorised to take decisions in respect of the repatriation and the choice of the means of transport.

4.B.3. Compensation for the Coffin and Repatriation of the Mortal Remains

The *HELP CENTRE* will organise the repatriation of the mortal remains of the *INSURED PERSON* to a cemetery in the country of his/her former place of domicile or usual place of residence and will take care of the execution of this repatriation, the costs of which will be borne by the *COMPANY*, including the required post-mortem treatment, coffin, embalming and customs duties.

The expenses of the funeral and the burial will not be borne by the *COMPANY*.

4.B.4 Fixed Compensation in Case of Death from Illness

In case of death resulting from an *ILLNESS* during an insured *JOURNEY*, a fixed amount will be paid as set out in the Special Conditions as payment for all other costs.

In case of death as a result of an *ACCIDENT*, the stipulations of art.3.A. are applicable.

4.B.5. Premature Return in Case of Hospitalisation or Death of a Relative

In case of unanticipated *HOSPITALISATION* of more than 48 hours or in case of death of a *RELATIVE*, the *COMPANY* will provide one ticket per *INSURED PERSON* at its expense (economy class airline ticket or first class train ticket) to enable him/her to return home.

4.B.6. Legal Aid Traffic Abroad

If charges have been pressed against the *INSURED PERSON* due to a traffic accident, the *COMPANY* will bear the costs of a lawyer to the maximum amount as set out in the Special Conditions.

4.B.7. Bail Bound Pertaining to Traffic Abroad

If charges have been pressed against the *INSURED PERSON* due to a traffic accident, the *COMPANY* shall advance the costs of the bail bound to the maximum amount as set out in the Special Conditions.

The *INSURED PERSON* or *POLICYHOLDER* will then repay this bail bound within a period of 3 months following the day of payment of the advance.

If this bail bound is repaid by the authorities in the country in question before expiry of this period, this repayment will be immediately remitted to the *COMPANY*.

If the *INSURED PERSON* is summoned but does not appear in Court, the *COMPANY* will immediately demand repayment of the bail bound.

4.B.8. Sending a Medical Practitioner to the Spot

If medically required, the *HELP CENTRE* will send a *MEDICAL PRACTITIONER* or a medical team to the spot, the costs of which will be borne by the *COMPANY*.

The medical authorities of the *HELP CENTRE* will have the exclusive power of decision in this respect.

4.B.9. Sending Medication That is Required and is Not Available Locally

If the *INSURED PERSON* can not obtain the medication required for the continuation of a current treatment or if prostheses, glasses or contact lenses were lost, broken or stolen and he/she can not obtain them locally, these will be located for and forwarded by the *HELP CENTRE*.

The *COMPANY* will only bear the forwarding costs.

4.B.10. Acceptance of Additional Costs of Accommodation

If the *INSURED PERSON* can not be repatriated, his/her condition does not require further hospitalisation and his/her stay *ABROAD* has ended, the *COMPANY* will take upon itself the additional costs of accommodation to the maximum amount laid down in the Special Conditions and for a maximum of 10 calendar days.

Costs for meals will not be borne by the *COMPANY*.

4.B.11. Providing a Ticket for a Relative

If the medical condition of a hospitalised *INSURED PERSON* does not allow for repatriation and his/her anticipated hospitalisation will take more than five calendar days, the *COMPANY* will provide a return ticket by airline (economy class) or by train (first class) to a *RELATIVE* and will bear the costs.

The costs of accommodation will be borne by the *RELATIVE*.

4.B.12. Replacement Employee for a Repatriated Employee

If an insured employee is repatriated, the *COMPANY* will provide the employer with an economy class airline ticket or a first class train ticket (outbound journey) and will bear the costs of this to allow him/her to replace the employee with a person of his/her choice, insofar as this replacement leaves before the anticipated return of the repatriated employee.

4.B.13. Care and Repatriation of Children

If, for medical reasons, the *INSURED PERSON* can not take care of the insured children who are younger than 18 years of age who accompany him/her, and no travel companion can take over the care, the *HELP CENTRE* will organise, and the *COMPANY* will pay the outbound and return transport (economy class airline ticket, first class train ticket) of a person appointed by the family or a hostess from his/her place of residence to provide help to the insured children who are younger than 18 years of age during their repatriation. The costs of accommodation will be borne by the family.

4.B.14. Telephone Costs

Provided submission of the required evidencing documents and insofar as the call(s) in question is/are followed by effective action by the *HELP CENTRE*, the *COMPANY* will reimburse in the communication costs with the *HELP CENTRE*.

4.B.15. Loss, Theft or Destruction of Passport/Identity Card/Visa

In case of loss, theft or destruction of a passport/identity card/visa, the *COMPANY* will bear, to a maximum of the amount as set out in the Special Conditions, the administrative costs for their replacement, as well as any costs for a forced extension of the stay (costs of meals will not be reimbursed), on condition that the *INSURED PERSON* has fulfilled the required formalities *ABROAD*, such as filing a complaint with the competent authorities, police, embassy, and consulate.

4.B.16. Early Return in Case of Material Damage to Immovable Goods

In case of considerable material damage to immovable goods that are the property of the *INSURED PERSON* as a result of fire, natural forces or malice by *THIRD PARTIES*, the *COMPANY* will provide the *INSURED PERSON* with a single economy class airline ticket or a single first class train ticket to allow him/her to go to the scene of the disaster. The company will bear the costs thereof.

4.B.17. Search and Rescue Costs

The *COMPANY* will intervene to a maximum of EUR 12,500 in the justified search and/or rescue costs if the *INSURED PERSON* is immobilised as a result of covered *PHYSICAL INJURY* or *ILLNESS*.

4.C. Exemptions

- 4.C.1. Disorders or injury that can be treated on the spot.
- 4.C.2. Exclusions specified in chapter 3, articles 3.A., 3.B. and 3.C.