

WORLD BUSINESS ASSISTANCE & INSURANCE
SPECIAL CONDITIONS

Policy number: 2.603.445
 Broker: Vanbreda Risk en Benefits

Policyholder: Universiteit Gent
 Sint Pietersnieuwstraat 25
 9000 GHENT

Insured person (s) : Foreign students, foreign employees, foreign scholarship students, foreign visitors a.o. at the University of Ghent included their foreign partner/children who are living together with them in Belgium.

Insured risk : Coverage is granted during their temporary stay abroad included travel back and forth.
 Travel and stay within Belgium are excluded. Trips to the original home country of the insured is considered as travel abroad, contrary to the terms under Par 1.3 of the General Conditions.

Policy inception date: 01/01/2008
 Duration: Y.C.
 Expiring date: 01/01

COVER : Flexible

BENEFITS FOR EACH INSURED	€
MEDICAL EXPENSES and transportation to Medical Center	125.000
Including the cost of emergency dental care up to € 250 per claim, not covered in Belgium and in the country of residence	
Including complications related to pregnancy	
Deductible (only for ambulatory medex) and per loss	125
PERSONAL ACCIDENT	
Accidental Death	25.000
Permanent total and partial disability	25.000
ASSISTANCE	
Repatriation to the original home country	real expenses
Repatriation of mortal remains	real expenses
Anticipated return in case of death or hospitalisation of a relative	real expenses
Ticket for a member of the family	real expenses
Sending of necessary medication unavailable locally	real expenses
Telecommunication expenses (to the emergency centre)	125
Search and rescue expenses	12.500

The guarantee is only acquired during the first 90 consecutive days abroad.

The general conditions hereto attached with reference BE.BR.TRAVEL.200311.ENG.WBC are applicable.

The annual premium per person : 91,77 EUR all taxes included

The annual provisional premium : 125 EUR all taxes included

Any adjustment of the premium will be calculated on basis of an excel listing received from the Policyholder – adjustment of the premium every 6 months. Premium will be calculated on a pro-rata basis in accordance with the insured period per person.
Insured period for purpose of premium calculation = period during which the insured is staying in Belgium.

Brussels, 21 /01/2008

The policyholder

For A.I.G. Europe,

A handwritten signature in black ink, appearing to read 'David Preneel', with a horizontal line drawn through it.

***David Preneel
Accident & Health Belux Manager***

Contact: contact.be@aig.com - tel 02/739 96 20 - fax 02/739 91 03

This is only a translation of the official Dutch policy.