

Personal Accident Insurance

Insurance Product Information Document

Company: AIG Europe S.A., Belgium Branch

Product: AvisBudget Personal Accident Insurance

AIG Europe S.A. is 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 7, boulevard Joseph II, L-1840 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, www.caa.lu. AIG Europe S.A., Belgium branch is 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.

You can consult our privacy policy and AssurMifid policy on www.aig.be.

You can find complete information on the policy in your policy document and schedule of benefits. These documents will also tell you the level of cover you have and your benefit limits.

What is this type of insurance?

This insurance policy pays a range of benefits for insured drivers, and their personal possessions, while using a vehicle under the AvisBudget Rental Agreement. Cover is provided where the loss happens when the insured person is entering, travelling, getting out of or handling the rented vehicle.



What is insured?

Personal accident insurance covers for you and any occupant where the loss happens when the insured person is entering, travelling, getting out of or handling the rented vehicle

- ✓ Death.
- ✓ Permanent total disability (if the insured person can't carry on with any work).
- ✓ Permanent loss of, or permanent invalidity due to:
 - ✓ at least one limb
 - ✓ sight, speech or hearing
 - ✓ total paralysis
 - ✓ irreversible brain damage
 - ✓ sense of touch or smell
 - ✓ thumb, finger or toe
 - ✓ spleen or kidney
 - ✓ shoulder, elbow, hip, knee, wrist or ankle
 - ✓ lower jaw resulting from surgical treatment
 - ✓ back, spine, neck or neck vertebrae, without damage to the spinal cord
 - ✓ other parts of the body (listed under Schedule 1 of the general Terms and Conditions)

according to the percentage of invalidity.

Emergency medical expenses

- ✓ Necessarily incurred medical, surgical, nursing and hospital fees for damage suffered when entering, travelling, getting out of or handling the rented vehicle.

Baggage and personal effects

- ✓ Loss of or damage to the insured person's baggage and personal effects contained in or secured on the vehicle or van and caused by an accidental and unforeseeable event.

Medical assistance and repatriation expenses (directly following a valid personal accident claim only and which are reasonably and necessarily incurred)

- ✓ Assistance centre with 24-hour emergency helpline.
- ✓ Repatriation expenses, emergency travel expenses and assistance expenses.



What is not insured?

Personal accident & emergency medical expenses exclusions

- ✗ Death or bodily injury of an insured driver due to:
 - the insured breaching the terms of the AvisBudget Rental Agreement
 - the driver being under the influence of alcohol or drugs in excess of the applicable local legal limit.
- ✗ Death or bodily injury of an insured person due to:
 - any sickness, disease, infirmity or physical defect or condition pre-existing at the start of the period of insurance
 - suicide, suicide attempt or self-inflicted injuries
 - racing, pacemaking, reliability trials or speed testing
 - being under the influence of or taking any illegal or prescription-only drug that has not been prescribed by a competent doctor or dentist and consumed in accordance with recommendations
 - criminally punishable act committed by insured persons deliberately putting themselves in danger – unless they're trying to save someone's life.

Baggage and Personal Effects Exclusions

- ✗ Damage or loss if the terms and conditions of the AvisBudget Rental Agreement are breached and result in an increased AIG exposure.
- ✗ Losses that occur when the vehicle or van is not secured or locked, or where stolen items were not stowed in the boot, luggage or glove compartment.
- ✗ Loss of contact lenses.
- ✗ Chipping, scratching, or breakage of glass, china or other fragile articles.
- ✗ Damage caused by cigarette burns or similar.
- ✗ Damage or loss arising from nationalization or confiscation by any authority.

Special additional exclusions applicable to baggage and personal effects cover in respect of van rentals:

- ✗ Loss or damage of alcoholic drinks and tobacco products.
- ✗ Loss or damage during loading or unloading of the van.
- ✗ Loss or damage while the van is being used for the paid transport of people.



Are there any restrictions on the cover?

General exclusion

- ! The total benefits payable will proportionately reduce if the number of passengers and/or weight of the baggage or goods carried is in excess of the manufacturer's designed capacity.

Personal Accident Cover

- ! Death
 - ! Limit per insured person: EUR 100,000
- ! Permanent total disability if the insured person can't carry on with any work
 - ! Limit per insured person: EUR 100,000
- ! Permanent invalidity in accordance with the table in Annex 1 of the general Terms and Conditions
 - ! Max. limit for 100% permanent invalidity: EUR 100,000
 - ! Max. limit per insured person for all the above cases: EUR 100,000
- ! We will only pay compensation for total and permanent incapacity, which prevents the insured person entirely from pursuing any occupation, after a period of 100 weeks from the date of incapacity.
- ! The degree of permanent disability is assessed as soon as it can reasonably be expected that the insured person's condition is not likely to improve or deteriorate, and at the latest within two years of the date of the accident.
- ! The maximum amounts are payable under different sections of the policy, as specified in the policy.
- ! If your claim results in more than one indemnity being awarded, we will pay up to the limits specified in the policy.

Emergency medical expenses

- ! Limit per insured person: EUR 25,000
- ! Deductible: EUR 70

Additional expenses

- ! Limit per insured person for additional travel expenses: EUR 250
- ! Limit per insured person for the cost of replacing keys and locks: EUR 250

Baggage and Personal Effects

- ! For claims related to the loss of goods contained in a van, proof of break-in shall be required.
- ! Limit per insured person: EUR 2,000
- ! Sub-limit for each good: EUR 250
- ! Deductible: EUR 75



Where am I covered?

- ✓ You are covered in the countries where use of the vehicle is authorised under the AvisBudget Rental Agreement.



What are my obligations?

- When you request a policy, policy renewal or change, you must take reasonable care to answer the questions you are asked honestly and accurately.
- You must give notice to the police immediately if any item is lost or stolen, and obtain a copy of the police report or notification. You should take all practicable steps to recover the property.
- You must take all reasonable steps to avoid or reduce any loss or damage.
- You must let AvisBudget know as soon as you are aware of an event that could give rise to a claim.
- You must give us documents and any other evidence we may ask for to deal with the claim and follow the claims process set out in the policy.
- You must inform us of any change to the insured person's name or address.
- With respect to medical assistance and rescue expenses, the insured person must contact the assistance centre, as described in the benefits schedule, as soon as possible if the treatment requires hospitalization or the possible need for emergency rescue.



When and how do I pay?

Your premium is paid to AvisBudget in accordance with the terms of the personal accident insurance taken out as part of the AvisBudget Rental Agreement. Premiums are paid in advance and are based on the original car rental period. Any adjustment to the car rental period may result in an additional premium charge.



When does the cover start and end?

Cover starts on the date you rent a vehicle under your AvisBudget Rental Agreement and ends when the rental period under that agreement ends. Assistance services can be used up to one month after the individual insurance period.



How do I cancel the contract?

You can contact us at any time to cancel the cover. If you cancel your cover, you will be charged an amount proportionate to the period during which you have been covered and the rest of your contribution will be refunded.