



Group+ Business Travel Accident

C O V E R L I S T

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Tel. +32 2 739 96 20

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| Policy Number : | 9501406 |
| INSURED COMPANIES : | MEDISQUARE |
| Inception date : | 20 DECEMBER 2021 |
| INSURED PERSONS: | Any congress participant attending a congress abroad organized by the Policyholder. The doctor's partner who accompanies him/her to the congress organized by the Policyholder, as well as accompanying persons, are also have the status of Insured. Employees accompanying the physician to congresses organized by the Policyholder |
| Operative Time: | OT2 – Business Travel (incl. Domestic BUSINESS TRIPS) |
| Modules covered: | Core + Plus + Assured |
| General terms and conditions : | AIG EUR AH GROUP PLUS BTA BEL EN 20210101 |

Unless mentioned otherwise, the limits are in EUR and applicable per INSURED PERSON and per CLAIM. In addition, the initials (F) indicate a lump sum amount. For the maximum period of indemnity please refer to the General Conditions.

| CORE MODULE | | |
|-------------|---|--|
| 1. | PERSONAL ACCIDENT | |
| 1.1. | Accidental Death & Permanent Disablement following an accident | 125.000 – 125.000 |
| 1.2. | Extensions | |
| 1.2.1. | Accident Survivor Living Benefits | |
| 1.2.1.1. | Cosmetic Surgery, Prosthesis, Psychological treatment, Wheelchair Benefit | |
| | Cosmetic Surgery | 10.000 |
| | Prosthesis | 10.000 |
| | Psychological treatment | 10.000 |
| | Wheelchair Benefit | 1.500 |
| 1.2.1.2. | Domestic Help and Home and Car alteration Benefits | |
| | Domestic Help Benefit | 5% of sum insured 1.1. up to 10.000 |
| | Home and Car alteration Benefit | 10.000 |
| 1.2.1.3. | Hospitalisation, Hospital Visitor Expense and Coma Benefits | |
| | Hospitalisation Benefit | (F) 50/day |
| | Hospital Visitor Expense Benefit | 250/visit with max 2.500 for all visits |
| | Coma Benefit | (F) 100/day |
| 1.2.1.4. | Specific Injuries | |
| | Third Degree Burns | See section 1.2.1.4 of the General conditions |
| | Facial Scarring | |
| | Fracture Benefits | |
| 1.2.1.5. | Sexual Assault and felonious Assault Benefits | |
| | Psychological Therapy Benefit | 5.000 |
| | Hospital Visitor Benefit | 3.500 |
| | Infectious Disease or Virus Testing Benefit | 1.500 |
| 1.2.2. | Family Care Benefits | |

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 is located 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 Berlaumontlaan 14, 1000 Brussels, www.nbb.be. Citibank 570-1210370-62 - IBAN: BE51 5701 2103 7062 - BIC: CITIBEBX.

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| 1.2.2.1. | Funeral expenses, Dependant Child & Common Disaster Additional Payment, Childcare Expenses, Tuition Benefit for Dependant Child & for Partner and Executor Expenses | |
| | Funeral expenses | 7.500 |
| | Dependant Child Additional Payment | 5% of sum insured 1.1. with min 5.000/child and max 50.000 for all children |
| | Common Disaster Additional Payment | 10% of sum insured 1.1. with min 10.000/child and max 100.000 for all children |
| | Childcare Expenses | 2.750/Dependant child/month |
| | Tuition Benefit – Child | 5.000/Dependant child |
| | Elder Survivor Benefit | 2.100/month |
| | Tuition Benefit - Partner | 2.500/year |
| | Executor Expenses | 1.000 |
| 1.2.2.2. | Partner and/or Dependant Child Paralysis, Independent Financial Advice and Partner Tuition Benefit | |
| | Partner and/or Dependant Child Paralysis | Paraplegia/Hemiplegia: (F) 50.000/person Triplegia: (F) 75.000/person Quadriplegia: (F) 100.000/person |
| | Independent Financial Advice | 2.000 |
| | Retraining Expenses – Partners | 7.500 |
| 1.2.3. | Workplace Changes or Alteration Costs | |
| | Temporary Personnel Replacement Costs | 3.000 |
| | Recruitment Costs | 10.000 |
| | Re-Training Costs | 7.500 |
| | Workplace Alteration Costs | 10.000 |
| 2.A. | MEDICAL EXPENSES | |
| 2.A.1. | Guarantee | Real expenses |
| 2.A.2. | Extensions | |
| | Hospitalisation Benefit | (F) 50/day |
| | Post-Hospitalisation Convalescence | (F) 50/day |
| | Ongoing Medical Treatment in Home country Limited to RIZIV - Max 12 months after return | 25.000 |
| | Emergency Dental Expenses | 500 |
| 2.B. | Specified Infections Disease | |
| 2.B.1. | Guarantees | |
| | Quarantine in home country upon return from business trip | (F) 500 |
| | Quarantine abroad | (F) 50/day |
| | Repatriation by government | 500 |
| | Bill protection – Deferment period 14 days | (F) 250/week during max. 12 weeks |
| 3. | REPATRIATION AND OTHER EMERGENCY TRAVEL EXPENSES | |
| 3.1. | Guarantee | Real expenses |
| 3.2. | Extensions | |
| | Funeral Expenses | 7.500 |
| | Repatriation of remains and transportation of baggage upon death | Real expenses |
| | Family Visit | 10.000 |
| | Pet Care | 300 |
| 4. | PERSONAL LIABILITY | |
| 4.1. | Guarantee (limit per policy per year) | 5.000.000 |
| 4.2. | Extensions | |
| | Court Attendance Benefit | 5.000 |
| 5. | TRIP CANCELLATION | |

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| 5.1. | Guarantee | 10.000 |
| 6. | TRAVEL CURTAILMENT OR REARRANGEMENT | |
| 6.1. | Guarantee | 7.500 |
| PLUS MODULE | | |
| 7. | LEGAL EXPENSES | |
| 7.1. | Guarantee | 10.000 |
| 7.3. | Extensions | |
| | Legal Detention | 10.000 |
| | Bail Bond (advance of funds) | 50.000 |
| | Court Attendance | 1.000 |
| 8. | BAGGAGE | |
| 8.1. | Guarantee | 7.500 |
| 8.2. | Extensions | |
| | Lost Keys | 250/set of keys with max 750/event |
| | Replacement Travel Documents | 1.000 |
| | Baggage delay (in excess of 4 hours) | 1.500 |
| | Loss of Baggage following Bodily Injury | See 8.1 |
| 9. | PERSONAL MONETARY LOSS | |
| 9.1. | Guarantee | 1.500 |
| 9.2. | Extensions | |
| | Theft of Foreign Currency | 120 hours up to 250 |
| 10. | TRAVEL INCONVENIENCE | |
| 10.1. | Travel delay, reasonable costs up to 250 EUR/4h delay max. of | 1.000 |
| 10.2. | Extensions | |
| | Overbooked Flight (deductible of 4h) | 500 |
| | Termination of Employment | 10.000 |
| 11. | RENTAL VEHICLE DEDUCTIBLE EXPENSES | |
| 11.1. | Guarantee - Limited to 25.000 EUR per policy per year | 1.000 |
| ASSURED MODULE | | |
| 12. | HIJACK | |
| 12.1. | Daily compensation of 500 EUR | 20.000 |
| 13. | KIDNAP, RANSOM AND EXTORTION | |
| 13.1. | Guarantee | 500.000 |
| 14. | CRISIS CONTAINMENT MANAGEMENT | |
| 14.1. | Guarantee - Limited per policy per year | 50.000 |
| 15. | SEARCH AND RESCUE | |
| 15.1. | Guarantee | Real expenses |
| 16. | POLITICAL RISK AND NATURAL DISASTER EVACUATION | |
| 16.1. | Guarantee (max 14 days) | Real expenses |

Disturbed Areas

The following countries or regions are considered as countries at WAR: Afghanistan, Iraq, North Korea, Somalia, Chechnya, Ukraine and Syria. This means that trips towards and in those countries require prior approval from the COMPANY.

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Tools

To access the services like the security awareness training, the country reports, security travel alerts you can visit the site: www.aig.be/travelguard. You can also download the app: AIG Business Travel Assistance.

Emergency Assistance: +32 2 739.99.91

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