

Personal Accident Insurance

Insurance Product Information Document

Company: AIG Europe SA

Product: AvisBudget Personal Accident Insurance

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

What is this type of insurance?

This policy provides a range of covers for insured drivers and their personal possessions, whilst using a vehicle as specified under the AvisBudget rental agreement. The cover is provided where the loss occurs when the insured person is entering, travelling or alighting from the rented vehicle.



What is insured?

Personal Accident cover for you and any occupant of the vehicle caused while stepping into or out of the vehicle or while moving with it

- ✓ Death
- ✓ Permanent total disablement entirely preventing the insured person from following any occupation
- ✓ Permanent loss or permanent invalidity of:
 - limb or limbs
 - sight
 - total paralysis
 - incurable major brain damage
 - speech
 - hearing
 - sense of touch or smell
 - thumb, finger or toe
 - spleen
 - kidney
 - shoulder, elbow, hip, knee, wrist or ankle
 - lower jaw as a result of surgical treatment
 - the back, or spine, neck or neck vertebrae, without damage to the spinal cord or other body parts listed in Annex 1 to the General Terms and Conditions.

according to the percentage of invalidity

Emergency Medical Expenses

- ✓ Necessarily incurred medical surgical and nursing fees, hospital charges caused while stepping into or out of the vehicle or while moving with it

Baggage And Personal Effects

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



What is not insured?

General Exclusions

Personal Accident & Emergency Medical Expenses Exclusions

- ✗ Death or bodily injury of an insured driver due to:
 - the driver breaching the terms of the local rental agreement
 - the driver being under the influence of alcohol or drugs in excess of the legal limit in which the loss occurs
- ✗ Death or bodily injury of an insured person due to:
- ✗ any illness, disease, infirmity or physical defect or condition, existing at the start of the insurance
- ✗ committing or attempting to commit suicide or self-inflicted injuries
- ✗ Racing, pacemaking, reliability trials or speed testing
- ✗ being under the influence of any illegal or prescription only drug unless it was prescribed by a qualified medical or dental practitioner and taken in accordance with advice
- ✗ an unlawful act committed by such insured person wilfully exposing him/her to danger except in an attempt to save human life

Baggage And Personal Effects Exclusions

- ✗ Damage or loss if the renter of the vehicle or the insured person is in breach of the terms and conditions of the AvisBudget rental agreement and resulting in an increased exposure for AIG

Medical Assistance And Repatriation Expenses
(incurred as a reasonable and necessary direct
consequence of a covered personal accident claim
only)

- ✓ Assistance center
- ✓ 24 hour emergency helpline
- ✓ Repatriation expenses
- ✓ Emergency travel expenses
- ✓ Assistance expenses

- ✗ Losses which occur when the vehicle or van is not secured or locked or where stolen items were not placed 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 tobacco products
- ✗ Damage or loss arising from nationalisation or confiscation by any authority

Contingent Expenses

- ✗ Contingent travel expenses resulting from a covered personal accident or a covered loss of or damage to the insured's baggage and personal effects
- ✗ Expenses for replacement of keys and locks resulting from a covered theft of the insured's keys



What is not insured? Continued

Baggage And Personal Effects Exclusions

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

- ✗ Loss of, or damage to alcoholic beverages and tobacco products
- ✗ Loss or damage occurring during loading or unloading of the van
- ✗ Loss or damage occurring while the van is being used for the remunerated transport of people



Are there any restrictions on cover?

General restriction

- ! If the number of passengers carried and/or the weight of the baggage or goods carried is in excess of the manufacturer's designed capacity, the total amount of benefits payable by the company to each insured person shall be proportionately reduced

Personal Accident cover

- ! Death
 - ! Limit per insured: 100.000 Euro
- ! Permanent total disablement entirely preventing the insured person from following any occupation
 - ! Limit per insured: 100.000 Euro
- ! Permanent loss or permanent invalidity according to Annex 1 to the General Terms and Conditions
 - ! Maximum limit per insured in case of 100 % invalidity: 100.000 Euro
- ! Maximum per Insured for the covers above together: 100.000 Euro
- ! We will only pay the benefit for permanent total disablement (entirely preventing the Insured Person from following any occupation), after a period of 100 weeks from the date of disablement
- ! Permanent invalidity is assessed as soon as it has reasonably been concluded that the condition of the insured person is not likely to improve or deteriorate, but not later than two years after the accident.
- ! Maximum amounts are payable under different sections of the policy as specified in the policy
- ! If your claim results in more than one benefit being due, we will pay up to the limitations as specified in your policy document

Emergency Medical Expenses

- ! Limit per insured: 25.000 Euro
- ! Exempted amount: 70 Euro

Contingent Expenses

- ! Limit per insured for contingent travel expenses: 250 Euro
- ! Limit per insured for expenses for replacement of keys and locks: 250 Euro

Baggage And Personal Effects

- ! For claims for loss of goods contained in a van, proof of a break-in will be required
- ! Limit per insured: 2.000 Euro
- ! Amount for one item limited to: 250 Euro
- ! Exempted amount: 75 Euro



Where am I covered?

- ✓ You are covered in the locations authorised in the AvisBudget rental agreement



What are my obligations?

- When applying for, renewing or requesting changes to your policy, you must take reasonable care to answer the questions you are asked honestly and carefully
- Give immediate notice to the police if any item is lost or stolen and take all practicable steps to recover the property, obtain a copy of the police report or notification
- You must take all reasonable steps to avoid or reduce any loss
- You must notify AvisBudget as soon as you become aware that an event has occurred that may give rise to a claim
- If you make a claim, you must provide documents and other evidence that we need to deal with your claim and comply with the claims procedure as set out in the policy
- You need to inform us if there are changes to any insured person's name or address
- In respect of medical assistance and rescue expenses, the insured person must contact the assistance centre, as described in the schedule of benefits, as soon as possible if injury results in the need for in-patient hospital treatment or the possible need for emergency rescue



When and how do I pay?

The contribution is paid to AvisBudget in advance in accordance with the payment terms of the AvisBudget rental agreement. Contributions are paid in advance and is based on the original car rental period. Any adjustment to the car rental period may result in an additional contribution charge.



When does the individual cover start and end?

Cover will start from the date of the individual affiliation with AvisBudget and ends with the termination of this affiliation. The assistance services can be used up to one month after the individual insurance period. The cover ends automatically with the end of the rental agreement.



How do I cancel the individual affiliation?

You may contact us at any time to cancel the cover. If you cancel your cover, you will be charged a pro rata amount for the time you have been on cover and refunded the remaining contribution paid.