



3.3.6 Plastic surgery	10.000,00 EUR
3.3.7 Psychological assistance	10.000,00 EUR
3.3.8 Funeral costs	7.500,00 EUR
3.3.9 Safety belt	10.000,00 EUR
3.3.10 Life-saver bonus	25.000,00 EUR
3.3.11 Home and private car adaptation	10.000,00 EUR
3.3.12 Paraplegia 25% of the insured amount under 3.2. with a minimum of	25.000,00 EUR
3.3.12 Quadriplegia 50% of the insured amount under 3.2. with a minimum of	50.000,00 EUR

#### 4. Medical Expenses and Assistance Services (Per insured person and per trip)

4.1 Cover	
4.1.1 Medical expenses and Emergency travel expenses	100.000 EUR
Deductible for ambulant costs	0,00 EUR
4.1.2 Direct billing	AIG ASSISTANCE
4.1.3 Costs for after-care in the country of residence	25.000,00 EUR
4.1.4 Transportation to a hospital	real expenses
4.1.5 Medical repatriation	real expenses
4.1.6 Repatriation to the place of domicile	real expenses
4.1.7 Additional accommodation expenses	real expenses
4.1.8 Visit to an ill or hospitalized insured person abroad	real expenses
4.1.9 Search and rescue expenses	15.000,00 EUR
4.1.10 Repatriation of remains and transportation of baggage	real expenses
4.1.11 Funeral costs	7.500,00 EUR
4.1.12 Early return	real expenses
4.1.13 Replacement cover	real expenses
4.1.14 Advice and referral	AIG ASSISTANCE
4.1.15 Emergency medical supplies	AIG ASSISTANCE
4.1.16 Cash advances	AIG ASSISTANCE
4.1.17 Student cover	10.000,00 EUR
4.1.18 Additional services	AIG ASSISTANCE

#### 5. Legal Assistance

NOT APPLICABLE

#### 6. Travel inconveniences

6.1 Travel delays, in excess of 4 hours of delay, 75 EUR per hour	600,00 EUR
6.2 Ticket upgrade, in excess of 4 hours	500,00 EUR
6.3 Extended stay after terrorism and/or natural disaster	1.500,00 EUR

#### 7. Baggage

Specific notifications by the policyholder

- With regards of the medical expenses, its agreed that the insurer will only intervene in complementary to the Cigna EUI Health Insurance and this with a limit of 100.000 EUR per person and per year.

The premiums are:

- Premium per person for the first month: 113,15 EUR
- Premium per person per additional week: 30,5 EUR
- Premium per person per additional month : 82,50 EUR

The premiums are not divisible, and a min of 190 EUR per insured person per year is applicable

At each renewal of the policy, an adjustment will be made based on the actual number of persons.

We note that the Policyholder is exempt of taxes.

The flat annual premium is based upon and takes into consideration the above-mentioned elements.

## Specifications

### Aggregate limits

The COMPANY'S intervention shall be limited to 15.000.000 EUR per event for aviation risks and 25.000.000 EUR per event for ground risks. These aggregate limits shall apply to all PHYSICAL INJURIES or costs in connection with a claim or a series of claims resulting from the same original event. In the event that the total sum of indemnities for all insured victims exceeds this aggregate limit, the indemnity for each victim shall be proportionally reduced and paid according to the insured amounts for each of the victims, without exceeding the aggregate limit.

Countries or regions are considered as countries at WAR (DISTURBED AREAS):

The following countries or regions are considered as countries at WAR: Afghanistan, Iraq, North Korea, Somalia and Chechnya. This means that TRIPS towards and in those countries require prior approval from the COMPANY, which shall charge an additional premium (according to art. 2.8. of the General Terms and Conditions). The COMPANY shall be entitled to change the list of these countries further to international developments, subject to a notification period of 14 days.

### Insured activity

The insured persons are solely and exclusively covered during BUSINESS TRIPS.

## Premium Calculation

The premium calculation is based on the following information confirmed by the policyholder:

7.1 Covers (baggage)	2.500,00 EUR
General deductible	125,00 EUR
Specific deductible and limits	Art. 7.3 General Terms and Conditions
7.2 Extensions	
7.2.1 Fraudulent use of bank cards	1.500,00 EUR
7.2.2 Foreign currencies and travellers cheques	120 Hours
7.2.3 Temporary unavailability of baggage, in excess of 4 hours	1.500,00 EUR

**8. Cancellation, Interruption and Adjustment** NOT APPLICABLE

**9. Personal liability** NOT APPLICABLE

**10. Hi-jack, kidnap and hostage** NOT APPLICABLE

**11. Political evacuation** NOT APPLICABLE