

# Temporary travel insurance

Product Information sheet Europ Assistance Belgium

## Product: Travel Insurance Brussels Airlines

**Disclaimer:** This document is not tailored to your specific individual needs and the information and obligations in this document are not exhaustive. For all additional information regarding the rights and obligations of the insurance company and the insured person, please consult the precontractual and contractual documentation of the selected insurance product.

### What type of insurance is this?

This insurance enables you to get help in case of disease, accidental bodily injury or decease of yourself, your insured travel companions or family members who stayed at home. This insurance covers one particular trip. You can take out this insurance for yourself and your travel companions.



### What is covered?\*

- ✓ Assistance to people in case of disease, accidental bodily injury, decease, natural disasters while on a trip. We arrange and reimburse the transport back home of the sick or injured person and of another insured person as a companion. In specific cases the extended stay or the return of other insured people will be covered.
- ✓ Visitor at the hospital if you are hospitalised abroad during your trip without companions.
- ✓ Early return from your trip abroad due to the decease or hospitalisation in Belgium of a family member or due to serious damage to your home.
- ✓ Reimbursement of the medical costs paid abroad up to a maximum of 250.000 EURO.
- ✓ In case of loss or theft of your travel documents or professional documents or luggage, we will send you the necessary tickets, documents or personal documents at your expense.
- ✓ Sending at our expense of prescribed glasses, prostheses or medication that you cannot find locally.
- ✓ ...

*\*For a complete overview of the coverage, the upper limits and exclusions we refer to the general terms and conditions.*

### Who is insured?

- ✓ Every individual who has taken out the option travel assistance through the Brussels Airlines booking engine direct sales and whose name is stated on the ticket



### What is not covered?\*

#### BASIC COVERAGE

- ✗ Anything that is not explicitly covered in the general terms and conditions.
- ✗ Meals and drinks.
- ✗ Terrorism.
- ✗ Pregnancy (+28 weeks).
- ✗ Medical conditions, their aggravation or relapse in case the condition was known before departure.
- ✗ Attempted suicide
- ✗ Repatriation for a medical condition that can be treated locally and does not impede the continuation of the trip.
- ✗ Disorders and events due to alcohol or drug abuse are excluded



### Are there limitations to the coverage?

#### BASIC COVERAGE:

- ! If the insured person is not affiliated with the national health insurance or has not paid the contribution, Europ Assistance will not cover the medical costs.
- ! In case of reimbursement of medical expenses, a franchise of 125 EUR will remain at the expense of the insured person.
- ! Additional reimbursement of medical expenses incurred abroad is not applicable for individuals residing in Switzerland



## **Where am I insured?**

### BASIC COVERAGE:

- ✓ Europ or Worldwide depending on the final destination and itinerary you choose, except in those countries that are stated in the general terms and conditions and countries that are in a state of (civil) war or where the public security is disrupted to such an extent that the execution of assistance is impeded or subjected to international sanctions. For a complete overview we refer to the general terms and conditions.



## **What are my obligations?**

### Obligations at the signature of the insurance contract:

- Provide us with honest, accurate and complete information

### Obligations during the course of the contract:

- Communicate any changes to the insured risk (e.g. number of individuals covered, destination of the trip,...)

### Obligations in case of a claim:

- If you are ill or injured, you must first call on the help of local emergency services and subsequently communicate the contact details of the attending physician to us
- Then consult with us as soon as possible and before taking any measures regarding the claim
- Inform us of any coverage taken out with another insurer that covers partially or entirely the same risks
- Provide us with the original receipts of the guaranteed expenses
- Provide us with the unused transportation tickets in case we have paid for your repatriation



## **When and how should I pay?**

You pay the premium when you take out the option travel assistance through the Brussels Airlines booking engine direct sales at the time you book the flights. Payment can be done by debit or credit card.

2



## **When does the coverage start and end?**

The contract starts on the day the policyholder has signed and paid the insurance contract. It is applicable for the period mentioned on the ticket, which is the period between the departure date on the one hand and the return date on the other. The contract ends on the date of return and is not automatically renewed.



## **How can I end my contract?**

The insurance contract cannot be ended prematurely but will end automatically on the return date mentioned on the ticket.