

GENERAL CONDITIONS Ref SBAI-SCH-03 07/2014

I COMMON MEASURES

1. Definitions:

Henceforth, we understand by:

- 1.1. The Insurance Company is AGA International S.A. – Belgian branch (named hereafter: Allianz Global Assistance), authorized under code number 2769 - venture number: : 0837.437.919.
- 1.2. The insurance holder: the physical or legal person who has subscribed to the contract with the insurer.
- 1.3. The insured persons: the physical persons mentioned by name under the 'Insured Persons' heading of the 'Specific Conditions'. They have to be domiciled in a country which is not member of the Schengen Area, and reside there for at least 9 months a year, and travel within the Schengen Area for private or professional purposes during a maximum of 3 consecutive months. In the general conditions, the insured persons are designated by the terms 'you' and 'your'.
- 1.4. Place of residence – Home: the place of residence has to be situated in a country which is not member of the Schengen Area.
- 1.5. Trip companion: the insured person with whom you have reserved a joint trip and whose presence is necessary for the good progress of the trip.
- 1.6. Travel contract: the contract with a professional holiday organiser or a professional rental company, providing you with travel arrangements as a traveller and/or a tenant. The contract has to meet the applicable legal provisions.
- 1.7. Minor children: children under the age of 18.
- 1.8. Illness: a change in the state of health, as a result of a cause other than an accident, and having been certified and diagnosed by a doctor.
- 1.9. Accident: a sudden and external event, which, against your will, causes ill effects that are certified and diagnosed by a doctor.
- 1.10. Repatriation: return to your home.
- 1.11. Medical expenses: if they result from a doctor's or a dentist's prescription:
 - the medical fees, medicine costs and the admission and treatment costs in the event of hospitalization up to a limit of 30 000 EUR per insured person; deductible of 10%, with a minimum of 30 EUR and a maximum of 150 EUR per claim;
 - the emergency dental costs up to a limit of 150 EUR per insured person; deductible of 30 EUR per claim.
- 1.12. Schengen Area: free circulation area for persons travelling between the following countries: Austria, Belgium, Denmark, Finland, France (metropolitan France), Germany, Greece, Iceland, Italy, Luxemburg, the Netherlands, Norway, Portugal, Spain, Sweden and Switzerland.

2. What is the purpose of this contract?

Within the limits of the conditions and the capital specified in the General and Specific Conditions, this contract guarantees the payment of certain stipulated sums and the execution of certain stipulated benefits.

3. What is the duration of this contract – of the guarantee ?

- 3.1. This contract is valid from the moment of agreement by the insurance holder of a duly completed and presigned policy, and ends on the last day of the trip mentioned under the Specific Conditions.
- 3.2. The guarantee takes effect at 0 hours on the date of departure mentioned under the Specific Conditions, and expires at 24 hours on the last day of the travel period mentioned under the Specific Conditions. The guarantee is only valid if concluded for the total duration of the trip within the Schengen area.
- 3.3. In any event, the guarantee does not come into effect until the day after reception by Allianz Global Assistance of the pre-signed policy which the insurance holder has completed. At the earliest, the guarantee comes into effect when the insurance holder has paid the insurance premium owed and indivisible.
- 3.4. The duration of the guarantee is automatically extended until your earliest possible return if you have to extend your stay on medical prescription, or when the means of transport used for your return home is delayed due to breakdown, an accident, a break-in, fire, vandalism or a strike.

4. Where does the guarantee apply ?

In the countries of the Schengen Area in which you stay during your trip.

5. For what amount are you insured ?

The insured amounts represent the maximum possible indemnity for the total duration of the insured period. Whatever the number of contracts concluded with Allianz Global Assistance, the maximum insurable amounts are the amounts mentioned in this contract.

6. How is transport or repatriation of persons dealt with ?

Unless otherwise mentioned, this is done by air in economy class, or by train in first class if the distance is less than 1.000 km, with the necessary transport from and to the airports or railway stations concerned. Allianz Global Assistance always checks if the means of transport initially foreseen cannot be used for the purposes of the repatriation.

7. Declaration obligation – aggravation of risk:

The insurance holder is obliged, both when concluding this contract and in the course of its duration, to communicate all existing, new or modified circumstances, known to him, and which he has to reasonably consider as constituting increased elements of risk for Allianz Global Assistance. If you benefit from other insurance policies covering the same risk, you are required to communicate the guarantees and identity of the insurers to Allianz Global Assistance.

8. Your obligations:

- a. In the case of a possible accident – having received urgent first aid – contact Allianz Global Assistance immediately and follow its instructions: telephone (24/24 hours) the number +32 2 290 61 00 or fax your message (24/24 hours) to +32 2 290 61 01. Any assistance, costs or services will only be indemnified if the prior agreement of Allianz Global Assistance has been sought and given.

- b. All assistance, transport, repatriation is carried out with your agreement and under your supervision. Only the service provider is responsible for the services he has carried out.
- c. Both in your home country and during your trip abroad, you are required to take all possible measures to recoup your expenses from Social Security and from all insurance institutions.
- d. As soon as possible, and in any event within 7 calendar days, provide in writing to Allianz Global Assistance information concerning the circumstances surrounding the accident.
- e. Without delay, and in any event within 30 days, provide Allianz Global Assistance with all relevant details and respond to all demands made in order to determine the circumstances and assess the extent of the claim
- f. Take all reasonable measures to prevent and alleviate the circumstances of the claim
- g. Transmit to Allianz Global Assistance the originals of all documents concerning the circumstances, consequences and extent of your damage
- h. Get a medical evaluation of the illness, or the injury in case of an accident.
- i. Take the necessary measures in order to provide Allianz Global Assistance with the medical information pertaining to the person in question. In addition, to authorise Allianz Global Assistance's doctors to gather medical information pertaining to the person in question and also to authorise the doctor designated by Allianz Global Assistance to examine the person concerned. If you fail to respect one of your obligations, and a causal relationship exists with the accident, you will lose all your rights to the benefits of your policy. However, in the case of articles I.8.c, I.8.d, I.8.e. and I.8.f, and if this breach results in damage to Allianz Global Assistance, this can only reduce the benefit by the amount of the damage incurred. The breach of your obligations with fraudulent, intentional omission or intentional inaccuracy in the declaration always results in the loss of all rights to insurance benefits.

9. Exclusions:

- a. Spa treatments, heliotherapy, dietetic treatments, preventive medicine, check-ups, regular follow-up visits or consultations for the purpose of observation, contraception, prostheses, costs linked to weakness of vision, glasses, lenses for glasses, contact lenses, crutches, medical devices, vaccinations and vaccines.
- b. Aesthetic operations or treatments, unless they are medically necessary because of lesions due to an accident.
- c. Diagnoses, treatments and medications not recognised by the Social Security of your country of residence (e.g. Belgium: INAMI).
- d. Pregnancy, except in the case of clear and unexpected complications. All claims after 26 weeks of pregnancy, voluntary interruption of pregnancy, or delivery and related operations; and their consequences, are in any event excluded from the guarantee.
- e. Any chronic pathology of infectious or parasitic origin, and any illness or accident existing at the time of the entry into force of the guarantee concerned. However, the following are not excluded: an unforeseeable relapse or complication, following the entry into force of the guarantee concerned, of a preexisting illness or an accident that occurred prior to the date on which the guarantee enters into force, as long as the illness or the consequences of the accident has/have been stable for six months prior to the entry into force of the guarantee, and provided no treatment has been started or modified during the six months preceding the entry into force of the contract.

- f. Any pathology of cancerous origin.
- g. Any affection occurring during a trip undertaken with an aim of diagnosis and/or treatment.
- h. Psychic, psychosomatic or nervous disorders.
- i. Any circumstances known or present at the time of entry into force of the guarantee concerned, that could be reasonably expected to have led to the incident.
- j. Abuse of medicines, drugs, narcotics or stimulants, drunkenness or alcoholism.
- k. Intentional or voluntary acts, impulsive acts.
- l. Involvement in gambling, crimes or brawls, except in the event of legitimate defence.
- m. Involvement, on a professional basis or on the basis of a paid contract, in any sport or competition, as well as training. In addition, participation in a sports discipline or a competition and training involving motor vehicles (trials, competitions, rallies, treks).
- n. Activities associated with specific work or occupational risks.
- o. Strikes, decisions of authorities, restrictions on free movement, radioactive rays, or the voluntary non-respect of legal or official provisions.
- p. Wars, civil wars, insurrections, revolutions or riots.
- q. Terrorist acts and their consequences except for repatriation and medical costs under 2 500 EUR.
- r. Delays or the non-respect of agreed services, cases of force majeure, unexpected events, strikes, wars or civil wars, revolts, riots, decisions of authorities, restrictions on free movement, radioactive rays, explosions, sabotage, hijacking or terrorism.
- s. Epidemics and quarantine
- t. All the consequences of exclusions mentioned in this contract.

10. Possibilities for termination:

- a. If the contract has a duration of at least 30 days:
 - The insurance holder may terminate this contract within 30 days of receipt by Allianz Global Assistance of the presigned contract.
 - Allianz Global Assistance can terminate this contract within 30 days of receipt of the presigned contract. The termination becomes effective 8 days following its notification.
- b. Both Allianz Global Assistance and the insurance holder can terminate this contract following a claim or a request for assistance, however no later than one month after the payment of the compensation, the provision of the assistance, or the refusal of compensation or assistance. The termination takes effect after the expiration of a period of one month from the day after the mailing of a registered letter, of the notification of a writ or the date of the acknowledgement in the case of the delivery of a termination letter.
The premiums paid relating to the period following the entry into force of the termination, are reimbursed within fifteen days of this entry into force.

11. Subrogation:

Allianz Global Assistance is subrogate, to the limit of the compensation paid, in respect of your rights and actions against third parties. If, by your doing, the subrogation cannot achieve its effects, Allianz Global Assistance can reclaim from you the compensation paid to the amount of the damages suffered.

12. Statute of limitations:

Any action deriving from this contract is prescribed after three years dating from the event which gave rise to the opening of the action.

13. Privacy:

Allianz Global Assistance is responsible for the administration and gathers personal data related to you which are necessary for the management of this contract (risk assessment and management of the commercial

relationship) and possible claims including portfolio monitoring and prevention of abuse and fraud.

By subscribing to this contract, you explicitly authorise Allianz Global Assistance to administer your health data for the purposes as described above and, if necessary, to communicate this information to third parties (experts, physicians, ...).

You authorise your physician to, in case of death, to establish and provide a statement about the cause of death to Allianz Global Assistance's consultant doctor. You have the right to access and correct your data.

14. Correspondence:

Allianz Global Assistance is domiciled in Belgium, Rue des Hironnelles 2 1000 Brussels, and all notifications have to be made to this address. Written communications to your attention are validly sent to the address mentioned in the Specific Conditions or to an address that you communicate subsequently to Allianz Global Assistance.

15. Legal system – jurisdiction:

This contract is governed by its General and Specific Conditions, the provisions of the law on terrestrial insurance contracts and Belgian legislation. All congratulation or complaint regarding Allianz Global Assistance's services can be delivered:

- by letter to our 'Quality' service;
- by fax: +32-2-290 65 26;
- by e-mail: quality@allianz-global-assistance.be.

In case you remain unsatisfied after the handling of your complaint by our services, you can appeal to the Insurance Ombudsman, 35 de Meeûsquare, 1000 Brussels, info@ombudsman.as, fax: +32-2-547 59 75.

II. PERSONAL ASSISTANCE

What services does Allianz Global Assistance offer ?

1. You pay medical expenses, following your illness or accident, which arose in a country of the Schengen Area:

The reimbursement of:

- a. medical expenses with a deductible of 10% (minimum 30 EUR and maximum 150 EUR), after deduction of the compensation you are entitled to from the Social Security or your Mutuelle's insurance. In the event of hospitalisation, Allianz Global Assistance can advance medical expenses.
- b. local transport to the nearest doctor or hospital in order to receive initial care.
- c. local transport by ambulance, if prescribed by a doctor, up to 750 EUR per insured person.

2. Your state of health, following your illness or your accident, requires transport or repatriation:

- a. The organisation of and compensation for your transport from the hospital closest to your home or to the hospital best equipped for your treatment.
Transport or repatriation takes place by air ambulance, by plane in economy class, by ambulance, or by any other means of transport.
Repatriation will take place under medical supervision if your state of health so requires.
The decision regarding transport or repatriation, its manner, the choice of means of transport and the choice of hospital belongs exclusively to Allianz Global Assistance's medical service, following consultation with the attending physician on site, and taking nothing other than the state of your health into consideration.
- b. The organisation and compensation of the repatriation of an insured travel companion so as to accompany you back to your home or to the hospital.

3. You are travelling alone and have to be hospitalised for more than 7 days following your illness or accident:

- a. Organisation of and compensation for the transport from and to his home, of a family member up to the second degree, so he can be at your side in hospital;
- b. Compensation for a maximum of 10 hotel nights up to 50 EUR/night, for this person.

4. You have to return home early because of the death of an ascendant or descendant to the first degree who is under 70 years old:

Organisation of and compensation for your repatriation.

5. Death of an insured person:

- a. The compensation for the repatriation of the bodily remains from the place of death to the place of burial in the country of residence, also including a zinc coffin, embalming and customs expenses.
- b. Compensation for post mortem treatment, including coffin, up to 1.500 EUR /insured person. In no case are the costs of the funeral ceremony and burial covered by Allianz Global Assistance
- c. Compensation for burial or cremation costs up to 1 500 EUR/insured person, in the country of the Schengen Area where the deceased person is located, if the heirs so choose. This includes post mortem treatment and placement in the coffin, the coffin itself, local transport of the remains, burial or cremation to the exclusion of the funeral service and the repatriation of the urn.

6. Expenses for search and rescue:

Compensation up to 750 EUR /insured person, covering the operating costs of a search and rescue service at the time of your accident or disappearance.

7. Legal assistance:

The compensation for the fees of a lawyer up to 750 EUR /insured person if you are sued following an accident.

8. You wish to send an urgent message to your family or employer:

If, because of your illness or accident, you wish to send an urgent message to your employer, your family or persons close to you in your home country, Allianz Global Assistance will try to deliver the message to the intended recipient.

9. Non-guaranteed assistance:

If your claim is not covered by this contract, Allianz Global Assistance may help you out of humane concern and under certain conditions. In this case, all the expenses have to be refunded in their entirety to Allianz Global Assistance before the organisation of the assistance.

In the event of litigation, only the conditions laid down in Dutch and in French shall be considered valid.

Your contract consists of 2 parts:

- the "General Conditions" describing the operation of your contract and the mutual obligations. These include the content of the policies as well as the exclusions.
- the "Specific Conditions" describe the personal information in regard to your contract, including the policies that you have concluded.

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