

GENERAL CONDITIONS: temporary contract

Top Selection (including exclusive guarantees) - Flight Selection (including exclusive guarantees) - Travel Selection - A la Carte

I. COMMON PROVISIONS

1. Definitions:

In this contract, the following definitions shall apply:

1.1. AGA International S.A. – Belgian Branch (hereinafter referred to as: Allianz Global Assistance), Zwaluwenstraat 2 in 1000 Brussels; permit code number 2769 – Enterprise Number: 0837.437.919.

1.2. The policyholder: The natural person who or legal entity that entered into this contract with the insurer.

1.3. The insured persons: The natural persons whose names are mentioned under the heading "Insured Persons" of the Special Conditions. Their place of residence must be located within a member state of the European Union or Switzerland, except for those areas that are not a geographical part of Europe and they must ordinarily reside there for at least 9 months per year. Moreover, the family contract is reserved for members of a single family, living together under the same roof.

This contract also insures:

- Underaged children - with a maximum of 2 - travelling on the same trip, who are not part of the family insured and whose parents are not travelling on the same trip, in case the insured family consists of at least 3 insured persons;
- The underaged children from a dissolved marriage not living under the same roof who are also travelling on the same trip;
- The underaged grandchildren of the family who are not living under the same roof, who are travelling on the same trip but whose parents are not;

The General Conditions refer to the insured persons by using the terms "you" and "your".

1.4. The insured vehicles: Vehicles that are not older than 10 years of age, mentioned under the heading "insured vehicles" of the Special Conditions, provided that:

- They are passenger cars or motor homes with a gross vehicle weight of less than 3.5 tonnes
 - Caravans or trailers with a gross vehicle weight of less than 3.5 tonnes when towed by an insured vehicle during the trip;
 - Motorcycles with a cylinder capacity of more than 125 cm³.
- The following are excluded:
- Rental vehicles, except for leasing vehicles and vehicles rented for a period of at least 6 months;
 - Vehicles with more than 8 seats, including the driver;
 - Vehicles intended for the remunerated transport of persons or goods;
 - Vehicles carrying transit, trade or test drive license plates;
 - Residential caravans;
 - Trailers whose dimensions, including the load, exceed 6 metres in length, 2.5 metres in width or 2.5 metres in height.

The General Conditions refer to the insured vehicle by using the terms "your vehicle", "your caravan" or "your trailer".

1.5. The insured occupants: The insured persons travelling in your vehicle. As well as any person travelling in your vehicle free of charge, if this person is participating in a joint trip, together with you and is already insured by an "Assistance Persons" guarantee with Allianz Global Assistance. The number of insured occupants must not exceed the maximum number of persons as provided for by the car manufacturer.

1.6. Period of immobility: The expected period transpiring between Allianz Global Assistance receiving your first call and the expected end of the repair of the vehicle, in accordance with the duration of the repair as determined in consultation with the car mechanic.

1.7. Place of residence: The domicile, which must be located within a member state of the European Union or in Switzerland, except for those areas that are not a geographical part of Europe.

1.8. Travel companion: The person with whom you have booked a joint trip and whose presence is required in order to properly carry out the trip.

1.9. Travel contract: The agreement with a professional trip organiser or a professional rental body, to supply a package deal, with you as the traveller and/or renter.

The agreement must comply with the relevant legal provisions.

1.10. Insured family members: The following persons if they have been insured under this contract:

- Your actual or legal spouse with whom you are living together;
- Any person you ordinarily live with as part of a family;
- Any blood relation or other relative up to and including the second degree.

1.11. Underaged children: Children younger than 18 years old.

1.12. Illness: An impairment of one's health, not as a result of an accident, which has been established and diagnosed by a physician.

1.13. Accident:

1.13.1 In case of the guarantees "Assistance Persons", "Home Assistance", "Travel Accident Capital", "Compensation Trip" and "Cancellation": A sudden, external event happening outside of your will, causing a physical injury which was established and diagnosed by a physician.

1.13.2 In case of the guarantee "Assistance Vehicles":

A sudden, external event happening outside of your will, causing the immobilisation of your vehicle.

1.13.3 In case of the other provisions:

A sudden, external event happening outside of your will, causing damage.

1.14. Repatriation: The return to your place of residence.

1.15. Medical costs: If they are the result of a prescription by a physician or dentist:

- Medical fees;
- Admission and treatment costs in case of hospitalisation;
- Medication costs;
- Dental care costs for an amount of up to a maximum of 250 EUR/insured person;
- Physiotherapy costs for an amount of up to a maximum of 250 EUR/insured person;

1.16. Breakdown: A sudden mechanical, electrical or electronic disturbance, causing the immobilisation of your vehicle.

1.17. Your travel belongings: All movable objects that are your property and are intended for your personal use, taken along during your travel or purchased during the travel with the intention of bringing them back with you.

Are not considered to be your travel belongings: motor vehicles, trailers, caravans, motor homes, water and airborne vehicles, animals, commercial goods, scientific equipment and research materials, building materials, furniture and foodstuffs.

1.18. Identified burglary: Entering an area that has been locked leaving behind clearly visible signs of burglary.

1.19. Valuables: Jewellery, precious metals, precious stones, pearls, watches, binoculars, photo, film and video equipment, devices for recording, transmitting and playing signals, sound or images, fur coats, leather items of clothing and hunting rifles; as well as the components and accessories of all of these objects. Only for the TopFlight Selection contracts with exclusive guarantees: hardware, software and cell phones.

These objects are considered to be the property of a single person.

2. The object of this contract:

Subject to the limits provided by the conditions, provisions and amounts established in the General and Special Conditions, this contract guarantees that the most appropriate means will be deployed to carry out the guaranteed performances for the benefit of the insured vehicles and the insured persons under this contract and payment of the amounts provided.

3. Duration of this contract – Guarantee:

3.1. This contract:

This contract is entered into upon acceptance by the policyholder providing a correctly filled out, previously signed policy, and will end on the last day of the duration of the trip, mentioned in the Special Conditions.

3.2. The guarantee:

3.2.1 In case of the guarantee "Cancellation":
The guarantee will start as of the entry into force of this contract, which must coincide with booking the travel contract and will end at the scheduled start of the package holiday booked.

3.2.2 In case of the other guarantees:
The guarantee will commence at 0 hours of the departure date mentioned in the Special Conditions and will end at midnight of the last day of the duration of the trip mentioned in the Special Conditions. The guarantee is only valid if it is entered into for the entire duration of the trip (i.e. the outbound journey, stay and return journey).

3.2.3 Without prejudice to the provisions of the guarantee in question:
• In any case, the guarantee only commences on the day following receipt by Allianz Global Assistance of the correctly filled in, previously signed policy and, in any case, no sooner than after the payment of the indivisible premium owed by the policyholder to the insurance broker.
• The duration of the guarantees "Home Assistance", "Assistance Persons", "Assistance Vehicles", "Travel Belongings" and "Travel Accident Capital" is automatically extended until your first possible return if you are forced to extend your stay by doctor's orders or if the mode of transport you use to return to your place of residence is unavailable due to breakdown, accident, theft, fire, vandalism or strike.

3.3. Termination:

3.3.1 If this contract has a duration of at least thirty days:

- The policyholder may terminate this contract within thirty days after receipt by Allianz Global Assistance of the previously signed policy. Termination will enter into force as of the notification thereof.
- Allianz Global Assistance may terminate this contract within thirty days after receipt by Allianz Global Assistance of the previously signed policy. Termination will enter into force as of eight days after notification thereof.

3.3.2 Both Allianz Global Assistance and the policyholder may terminate this contract after a case of damage or request for assistance, however no later than 1 month after payment of the damage, handling of the assistance or refusal to provide compensation for the damages or assistance. Termination will enter into force after a month, to be calculated as of the day following the posting of a registered letter, servicing of a bailiff's notification or the date of the proof of receipt, in case of a letter of termination.

The premiums paid in relation to the period following the entry into force of the termination will be repaid within fifteen days following its entry into force.

4. Territoriality:

The guarantees will be valid in the following territories:

4.1. In case of the guarantee "Cancellation": Worldwide.

4.2. In case of the guarantees "Assistance Persons", "Home Assistance", "Compensation Trip", "Travel Belongings" and "Travel Accident Capital": Outside of your place of residence, in the area selected by you upon taking out this contract, i.e.:

- "Europe + the Mediterranean": the European continent (except in the Commonwealth of Independent States and Albania), the islands of the Mediterranean, the Canary Islands, Madeira, the United Kingdom (Great Britain and Northern Ireland), Ireland, Tunisia, Morocco, Asian Turkey, Egypt and Israel.
- "Worldwide": all over the world.

4.3. In case of the guarantee "Assistance Vehicles": More than 10 km from your place of residence and on the European continent (except in the Commonwealth of Independent States and Albania), in the United Kingdom (Great Britain + Northern Ireland), in Ireland and the islands of the Mediterranean.

5. The maximum amounts insured:

- 5.1. The amounts insured are the maximum amount payable in damages for the entire period guarantee.
- 5.2. Regardless of the number of contracts entered into with Allianz Global Assistance, the maximum of the amounts insured is:
- 10,000 EUR/insured person in case of the guarantees "Compensation Trip" and "Cancellation". If the cost of the trip/rental price exceeds this maximum amount, they cannot be insured, not even if the amount insured is limited to 10,000 EUR/insured person;
 - 3,750 EUR/insured person in case of the "Travel Belongings" guarantee;
 - 75,000 EUR/insured person in case of the "Travel Accident Capital"

guarantee;

- The amounts mentioned in this contract for the other guarantees.

6. Method of travel, transport or repatriation of persons:

Unless mentioned otherwise, this will be done in economy class by aeroplane, or by train in first class, if the distance is less than 1,000 kilometres, including the necessary transport to or from the airports or train stations in question. Allianz Global Assistance will always verify whether the means of travel originally planned for your transport can be used for the purpose of repatriation.

7. Refunding of insured hotel nights:

Allianz Global Assistance will reimburse the costs of a room with breakfast, up to 65 EUR/night/person.

8. Refunding of insured replacement vehicle:

Up to the amounts mentioned in the articles in question, Allianz Global Assistance will refund the rental price and transport costs incurred for collecting and returning a Category B replacement car.

You are the renter of the vehicle. You must comply with the limitations of local availabilities and the conditions of the rental company. You remain responsible for carrying out the formalities related to taking delivery of and returning the replacement car, the warranty, drop-off costs, costs for additional insurance and the excess sum.

9. Subrogation:

For the amounts paid as compensation, Allianz Global Assistance will take over your rights and claims against third parties. If your actions prevent subrogation from taking place, Allianz Global Assistance can claim repayment of the compensation paid, for the amount of damage suffered by Allianz Global Assistance.

10. Statute of limitation:

Any legal claim resulting from this contract will be precluded by the lapse of time after three years, counting from the date of the event entitling to the claim.

11. Privacy:

Allianz Global Assistance is responsible for the administration the 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.

Warning:

All fraud or attempted fraud towards Allianz Global Assistance does not only lead to the termination of the insurance contract, but also to penal prosecution based on article 496 of the Belgian penal code.

12. Correspondence:

Allianz Global Assistance has its registered offices in Belgium, Zwaluwenstraat 2 in 1000 Brussels and all notifications must be sent to this address.

Written notices intended for you will be deemed to have been validly sent to the address mentioned in the Special Conditions or to any address you subsequently inform Allianz Global Assistance of.

13. Applicable Law – 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 Meedissquare, 1000 Brussels, info@ombudsman.as, fax: +32-2-547 59 75. All legal proceeding may only be dealt with by the competent courts in Brussels, Belgium.

In addition to recourse to legal proceedings, any claim relating to this contract may be addressed to the Financial Services and Markets Authority, rue du Congrès 12-14 in 1000 Brussels.

II. ASSISTANCE PERSONS

Allianz Global Assistance will organise and pay for the following.

1. You pay for the medical costs, as a result of your illness or accident occurring abroad:
The repayment of:

- 1.1. Medical costs incurred abroad, after deduction of the reimbursements you are entitled to under the social security scheme or your health insurance. In case of a hospital admission, Allianz Global Assistance may advance the medical costs.
 - 1.2. Local transport abroad, to the nearest physician or nearest hospital to receive first aid.
 - 1.3. Local transport abroad, by ambulance, if required by a physician.
 - 1.4. The local transport abroad, of the other insured persons to allow them to visit you in the hospital for an amount of up to 65 EUR.
 - 1.5. In case of an accident occurring abroad and provided that you consulted a physician or dentist abroad and incurred medical costs abroad: the medical follow-up treatment costs in Belgium up to 1 year after your accident and 6,250 EUR/insured person, after deducting the consideration to which you are entitled under the Social Security scheme or your health insurance.
- for the contracts TopFlight Selection including exclusive guarantees,

this guarantee is excluded in case of an accident occurring while taking part in a sport or competition involving motor vehicles (trials, races, rallies, raids...) and their practice sessions.

Participation in a sport or competition involving motor vehicles is excluded entirely under the other contracts.

2. Your health condition, as a result of your illness or accident, requires you to be transported or repatriated:

2.1. Your transport from the hospital where you have been immobilised to your place of residence, the hospital closest to your place of residence or the hospital best suited to continuing your treatment. The transport or repatriation will occur by ambulance aeroplane, by plane in economy class, by ambulance or any other appropriate means of transport.

The repatriation will be carried out under medical supervision if your medical situation so requires.

The decision to and method of transport or repatriation, the choice of means of transport and the choice of hospital are exclusively taken by the medical service of Allianz Global Assistance, after consultation with the treating physician on site, with your health condition being the sole decisive factor.

2.2. The transport of one insured person to accompany you to your place of residence or to the hospital.

2.3. The repatriation of the family members insured and of one insured travel companion if the latter were to have to continue the trip alone. If these persons so choose, Allianz Global Assistance will reimburse the extra costs needed to continue the trip, up to a maximum amount equal to the amount Allianz Global Assistance would have incurred for their repatriation.

2.4. If, for medical reasons, you are unable to take care of the insured children under 18 years old accompanying you and if none of the travel companions is able to take over this care:

- Transport there and back of a person designated by the family or a hostess from their place of residence to provide aid to the insured children under 18 years of age during the repatriation.
- Reimbursement of a maximum of 1 overnight stay in a hotel for this person.
- Repatriation of the insured minors;

3. If you need to extend your stay as a result of your illness or accident, on medical orders:

- Reimbursement of a maximum of 7 overnight stays in a hotel for you and 1 insured travel companion;
- Your repatriation, the repatriation of the aforementioned travel companion and of the insured family members.

4. If you need to extend your stay, as a result of a strike of the transport company providing your return trip:

Reimbursement of a maximum of 3 overnight stays in a hotel.

5. If you need to improve your travel accommodation as a result of your illness or accident, on medical orders:

Refunding of a maximum of 7 overnight stays in a hotel for you and 1 insured person;

6. If you need to be admitted to hospital as a result of your illness or accident:

6.1. Flat fee compensation:

Only for the Top/Flight Selection contracts with exclusive guarantees: For the duration of your hospital stay, Allianz Global Assistance will pay you a flat fee compensation of 50 EUR per person per day, as of the second day of your stay in hospital.

This compensation is limited to 1000 EUR per person admitted to hospital.

6.2. Minors travelling without their parents:

- The transport on-site and back of your parents from their place of residence, to join you at the hospital;
- Refunding of a maximum of 7 overnight stays in a hotel for your parents.

6.3. If you need to stay in hospital for more than 5 days and you are travelling alone:

- The transport on-site and back of a person designated by you or a relative, from their place of residence, to join you at the hospital;
- Refunding of a maximum of 7 overnight stays in a hotel for this person.

6.4. If, for medical reasons, you are unable to take care of the insured minors accompanying you and if none of the travel companions is able to take over this care:

The coverage provided under article II.2.4. will apply.

7. You need to return early from your stay abroad to your place of residence:

- Because of the death or hospital admission for more than 48 hours of
- your legal or actual spouse with whom you are living together;
- Any person you ordinarily live with as part of a family;
- Any blood relation or other relative up to and including the second degree.
- Only for the Top/Flight Selection contracts with exclusive guarantees: The person designated by you in the Special Conditions;
- One of your professional co-workers, if your presence is required to replace him;
- The person who, while you are travelling, supervises your underaged children or any disabled person living with you.

• Because of the premature partition of any blood relation or other relative up to and including the second degree.

Only for the Top/Flight Selection contracts with exclusive guarantees: Because of the premature partition of the person designated by you in the Special Conditions.

Premature partition is understood to mean any partition taking place before the 33rd week of the pregnancy.

• Removal or kidnapping of:

- you;
- Your actual or legal spouse with whom you are living together;
- Any person you ordinarily live with as part of a family;
- Any blood relation or other relative up to and including the second degree.
- Only for the Top/Flight Selection contracts with exclusive guarantees: The person designated by you in the Special Conditions;
- You or any person you ordinarily live with as part of a family is called on:
- to undergo an organ transplant;
- for an unexpected and non professionally related military refresher exercise;
- for the adoption of a child;
- as a witness before a court, pursuant to a writ of summons by the Court;
- as a member of the jury for a Grand Jury trial.
- You are a professional soldier and you need to depart for a military or humanitarian mission, provided that this mission could not have been foreseen at the time of booking the trip.

• Because of major and sudden material damage to your home, second home or professional premises, while you are travelling, which could not be foreseen and this damage absolutely requires your presence and your presence cannot be postponed. The organisation and reimbursement of:
- Either your repatriation, the repatriation of the family members insured and of one insured travel companion if the latter were to have to continue the trip alone.

- Or the transport of one insured person there and back. In that case, the return trip should take place within 8 days following the repatriation and before the end of the scheduled end of your trip.

8. Death of an insured person abroad:

8.1. Reimbursement for the repatriation of the remains from the place of death to the burial site in the country of your residence. These costs include a zinc coffin, embalming and customs costs.

8.2. Reimbursement of the post mortem treatment, including the coffin, for an amount of up to 1,500 EUR per insured person. In no case shall Allianz Global Assistance assume the costs for the funeral ceremony and interment.

8.3. Reimbursement of the local burial or cremation costs, for an amount of up to 1,500 EUR per insured person, if the heirs so prefer. These costs include the post mortem treatment and placing the body in a coffin, the coffin, local transport of the remains, the funeral or cremation, except for the memorial service, and repatriation of the urn.

8.4. The repatriation of the family members insured and of one insured travel companion if the latter were to have to continue the trip alone.

8.5. The organisation and reimbursement of psychological assistance in the form of five sessions with a licensed psychologist or psychotherapist in Belgium.

9. Death of an insured person during a trip within their country of residence:

Reimbursement for the repatriation of the remains from the place of death to the burial site in their country of residence. Allianz Global Assistance will not contribute toward the costs of the coffin, post mortem treatment, memorial service, funeral or cremation.

10. Search and rescue costs abroad

Reimbursement of up to 3,750 EUR/insured person for the operations of a search and/or rescue team following your accident or disappearance.

Only for the Top/Flight Selection contracts with exclusive guarantees: reimbursement of up to 6,250 EUR/insured person for the operations of a search and/or rescue team following your accident or disappearance.

11. Ski pass:

Reimbursement of your ski pass in proportion to the number of unused days, up to an amount of 125 EUR, in case of a fracture, your repatriation or hospital admission for more than 48 hours as a result of your illness or accident.

12. Sports activities and rented sports equipment

Only for the Top/Flight Selection contracts with exclusive guarantees: reimbursement of the separately booked sports activities and rental of sports equipment in proportion to the unused days, with a maximum of 50 EUR per day and 250 EUR per family, in case of your repatriation or hospital admission for more than 48 hours, pursuant to your illness or accident.

13. Medication, prostheses, glasses or contact lenses lost, stolen or broken abroad:

Organising their replacement and reimbursement of their shipment. This will happen provided that they are indispensable, that similar alternatives are not available abroad and that they were prescribed by a physician.

The medication and prostheses must be certified by the Social Security scheme of your country of residence. Nonetheless, you need to obtain the prior approval from Allianz Global Assistance's medical department and interventions may be refused if they violate local legislation. The purchase price of these items will need to be reimbursed by you to Allianz Global Assistance within 30 days of its payment.

14. Travel belongings lost or stolen abroad:

The organisation and reimbursement of sending a suitcase containing personal belongings. These need to be delivered to Allianz Global Assistance by a person designated by you.

15. Transport tickets lost or stolen:

Allianz Global Assistance will organise your repatriation, provided that you or a person designated by you, pay the costs of the repatriation to Allianz Global Assistance first.

16. ID documents (ID card, passport, driver's license, license plate or visa) lost or stolen abroad:

16.1. Repayment of the administrative costs, provided that you complied with all of the formalities required abroad, such as filing a report with the competent bodies, police, embassy or consulate.

16.2. Your repatriation if this event prevents you from returning at the scheduled date.

17. Dogs and cats:

If your dog or cat accompanying you abroad was the subject of an illness or accident, you are entitled to a reimbursement of the costs of a veterinarian for an amount of up to 65 EUR.

18. Unexpected disbursements:

If you cannot bear the costs of an unexpected disbursement, Allianz Global Assistance can make the necessary funds available to you abroad, for a maximum amount of 2,500 EUR provided that this sum was paid onto Allianz Global Assistance's bank account and the disbursement is necessary as a result of an unexpected event for which you contacted Allianz Global Assistance.

III. HOME ASSISTANCE

Allianz Global Assistance can provide the following services.

1. Information service:

Allianz Global Assistance can help you plan your trip by providing information about:

- Hygiene and medical precautionary measures;
- Mandatory and recommended vaccinations;
- The administrative formalities required for travellers, vehicles and pets;
- The addresses of foreign consulates and tourism offices in Belgium, and of Belgian consulates abroad.

This information service is operational from Monday to Friday from 9AM to 5PM. This information may only be requested and provided over the phone.

2. Your child under 18 years of age not accompanying you on your trip abroad has to be admitted to hospital, as a result of an illness or accident, while you are travelling abroad:

The organisation and reimbursement of your repatriation if the treating physician expects that your child will need to remain in hospital for more than 48 hours and if your early return is justified given the gravity of your child's health condition.

If your child's health condition does not justify an early return or if you are unable to travel back immediately, Allianz Global Assistance's medical department, after consulting with the treating physician, will keep you informed of how your child's health condition is evolving.

3. Major material damage occurs at your place of residence while you are travelling:

Provided that this damage occurred suddenly, could not be foreseen and this damage absolutely requires your presence and your presence cannot be postponed:

- 3.1. Your repatriation in accordance with article II.7. of the guarantee "Assistance Persons".
- 3.2. The reservation and reimbursement of 1 overnight hotel stay for you and any insured person you ordinarily live with as part of a family;
- 3.3. The organisation and reimbursement of the transport per taxi of these insured persons to a hotel near to your home, if they are unable to travel by their own means.
- 3.4. The organisation and reimbursement of security guards for your home, provided by a specialised company, for a period of maximum 48 hours, if the objects left behind in your home need to be protected against theft.
- 3.5. Reimbursement of the rental costs of a commercial vehicle for an amount of up to 250 EUR, to be used for removing the objects left behind in your home.
- 3.6. Reimbursement of the costs for a childminder for your underaged children for an amount of up to 65 EUR for a maximum of 3 days.

4. If you lose the keys to your home, if they are stolen or if the locks are damaged as a result of an attempted burglary:

If this happens while you are travelling: organising and reimbursing transport and emergency intervention costs of a locksmith for an amount of up to 100 EUR. You will need to prove your capacity of occupant of the home in question.

IV. ASSISTANCE VEHICLES

Allianz Global Assistance will organise and pay for the following.

1. Road-side assistance and towing of your vehicle:

Your vehicle is immobilised as a result of a breakdown, accident, theft, fire or vandalism:

- 1.1. Organising and reimbursing the sending of a road-side assistance worker who will attempt to repair your vehicle on-site.
- 1.2. If this road-side assistance worker is unable to repair your vehicle on-site, organising and reimbursing the towing of your immobilised vehicle to the nearest garage of your car's make or another nearby garage if your make does not have a garage near the site of the immobilisation.
- 1.3. If your vehicle needs to be towed, organising and reimbursing your transport and that of the insured occupants to that garage.
Reimbursement by Allianz Global Assistance is limited to 250 EUR per vehicle if the tow of the immobilised vehicle was required or organised by an official body. The price of the parts and repair costs will always need to be borne by you.

2. Transport & repatriation:

If your vehicle is immobilised as a result of a breakdown, accident, theft, fire or vandalism, it could not be repaired on the site of the immobilisation and was towed to a nearby garage in conformity with article IV.1. of these General Conditions.

2.1. Allianz Global Assistance will organise the following:

- 2.1.1 You wish to wait for the on-the-spot repair:
 - Transport of the insured occupants from the garage where the vehicle is being repaired to a nearby hotel.
 - Upon completion of the repair, transport of the persons from said hotel to said garage;
 - The additional overnight hotel stays of these persons at the location of the repair, until the end of the repair.
- 2.1.2 You wish or have to leave your vehicle behind for a repair on the spot and you wish to return to your place of residence:
 - Either the repatriation of the insured occupants;
 - Or a category B replacement vehicle for the purposes of this repatriation.Additionally:
 - Either the transport of a person designated by you, from their place of residence in your country of residence, in order to return the repaired vehicle to your place of residence and, if necessary, 1 overnight stay in a hotel for this person.
 - Or a replacement driver designated Allianz Global Assistance, to return the repaired vehicle to your place of residence and, if necessary, 1 overnight stay in a hotel for this person.
 - Your vehicle must be operational and comply with the legal requirements of the countries through which it will travel.
- 2.1.3 You wish or have to leave your vehicle behind for a repair on the spot and you wish to return to your place of residence:
 - Either the transport of the insured occupants;
 - Or a category B replacement vehicle for the purposes of this transport.
 - In addition, transport of the insured occupants to pick up the repaired vehicle.
- 2.1.4 You do not wish to leave your vehicle behind for a repair on the spot and you wish to return to your place of residence:
 - Repatriation of your vehicle;
 - Either the repatriation of the insured occupants or a category B replacement vehicle for the purposes of this repatriation.
- 2.1.5 You do not wish to leave your vehicle behind for a repair on the spot and you wish to travel on to your destination:
 - Repatriation of your vehicle;
 - Either the transport of the insured occupants or a category B replacement vehicle for the purposes of this transport.
- 2.1.6 You need to leave behind your wrecked vehicle and you wish to return to your place of residence or travel on to your destination:
 - The costs related to either leaving behind the wreck or transporting the wreck out of the country if it cannot stay there.
 - Either the transport of the insured occupants or a category B replacement vehicle for the purposes of this transport.

2.2. Allianz Global Assistance will reimburse the following:

- 2.2.1 Regarding your vehicle:
 - You need to leave your vehicle behind for a repair on the spot, if your vehicle was immobilised:
 - within a 150 km radius of your place of residence, and the period of immobility is no more than 4 hours;
 - within a 150 km to 400 km radius of your place of residence, and the period of immobility is no more than 24 hours;
 - Outside of a 400 km radius of your place of residence, and the period of immobility is no more than 5 days;

If the immobilisation of your vehicle does not fall in any of these categories, you can have your vehicle repaired on-the-spot or Allianz Global Assistance will organise the repatriation of your vehicle. The reimbursement costs of the repatriation assumed are limited to a maximum amount equal to the value of your vehicle according to Eurotax at the time of your call. If these costs are higher, Allianz Global Assistance is able to repatriate your vehicle if sufficient guarantees for the balance are paid to Allianz Global Assistance.

2.2.2 Regarding the insured persons: if the period of immobility:

- Will last for no more than 4 hours: organisation of the repair, but without reimbursing the costs;
- Will last for more than 4 hours: compensation of up to 65 EUR/insured occupant;
- Will last for more than 24 hours and your vehicle was immobilised outside of a 150 km radius of your place of residence: compensation of up to 190 EUR/insured occupant;
- Will last for more than 5 days and your vehicle was immobilised outside of a 400 km radius of your place of residence: compensation up to a maximum amount equal to the costs Allianz Global Assistance would have assumed in case of repatriation of the insured occupants, transport of the person designated by you or by Allianz Global Assistance from their place of residence in order to return this vehicle to your place of residence, and if necessary 1 overnight hotel stay for this person.

2.2.3 If you needed to leave behind your wreck and you returned to your place of residence or travelled on to your destination:

- Regarding the wreck: reimbursement of the administrative costs or transport costs for an amount of up to 625 EUR;
- Regarding the occupants: reimbursement up to a maximum amount equal to the costs Allianz Global Assistance would have assumed for repatriating the insured occupants.

3. Assistance in case of theft:

3.1. Your vehicle is stolen during a trip:

The organisation and reimbursement of:

- Transport of the insured occupants from the location of their immobilisation to a nearby hotel.
- The additional overnight hotel stays of these persons at the location of their immobilisation for a maximum of 2 nights.

3.2. Your vehicle is stolen during a trip and not recovered within 24 hours:

3.2.1 You wish to return to your place of residence or travel on to your destination:

- Either the organisation and reimbursement of the transport of the insured occupants;
- Or making available and reimbursing a category B replacement vehicle up to a maximum amount equal to the costs Allianz Global Assistance would have assumed for repatriating the insured occupants.

3.2.2 Your vehicle is found back and is operational: if this happens within 6 months of the vehicle being stolen and you have not been held harmless by an insurer: the coverage of article IV.2.1.2. and related IV.2.2. regarding repatriation of your vehicle applies.

3.2.3 Your vehicle is not found back in an operational state within six months after the theft and you have not been held harmless by an insurer:

- If you wish to recover the vehicle: the coverage provided by article IV.2.1.4. and the related IV.2.2. applies to the repatriation of your vehicle.
- If you wish to abandon the vehicle: the coverage provided by article IV.2.1.6. and the related IV.2.2. applies to the repatriation of your vehicle.

4. Spare parts abroad:

If these spare parts are not available on-site and if these parts are essential for the proper operation of your vehicle and the safety of the passengers: The organisation and reimbursement of their shipment, limited to the value of your vehicle, to a maximum amount equal to the value of your vehicle according to Eurotax at the time of your call.

The request needs to be confirmed in writing to Allianz Global Assistance. The price of the spare parts and the customs and transit costs advanced will need to be reimbursed by you to Allianz Global Assistance within 30 days following their shipment.

5. Storage costs:

Reimbursement of the storage costs of your vehicle up to 65 EUR/insured vehicle if Allianz Global Assistance needs to transport or repatriate your vehicle.

6. Assistance for your caravan or trailer:

If your caravan or trailer is pulled by your vehicle during a trip:

6.1. The same assistance as for your vehicle (articles IV.1. through IV.5.), in case of immobilisation of your caravan or your trailer pursuant to breakdown, accident, theft, fire or vandalism.

If you returned to your place of residence and your caravan or trailer was repaired on-site: only repayment of your fuel costs for an amount of up to 75 EUR to return your caravan or trailer to your place of residence.

6.2. The organisation and reimbursement of the towing, transport or repatriation costs in case of:

- Repatriation of your towing vehicle on the basis of article IV.2.1.4.;
- Abandoning the wrecked towing vehicle on the basis of article IV.2.1.6.;
- Theft of your towing vehicle in accordance with article IV.3.2.

7. Assistance for your pleasure boat:

The organisation and reimbursement of the repatriation of your pleasure boat, under the conditions mentioned in article IV.6. provided that:

- Either your insured boat trailer is not damaged or was repaired and fit for transport;
- Or your insured boat trailer is stolen or damaged beyond repair and you make a replacement trailer available to Allianz Global Assistance locally.

V. COMPENSATION TRIP

1. Guarantee

Provided that you had a travel contract, Allianz Global Assistance will reimburse a new travel contract via the same travel agent. This will take the form of a personal, non-transferrable voucher which is valid for a period of 18 months after the case of damage. The value will be paid to you up to a maximum amount equal to the cost of the trip/rental price you paid for the aborted travel contract. Article VII.2 of the "Cancellation" guarantee applies to the amount insured.

2. Scope:

- 2.1. You are repatriated early for medical reasons because of your illness or accident: If the repatriation is provided for under the contract and the costs were borne by Allianz Global Assistance or another assistance company, Allianz Global Assistance offers you a compensation trip with a value equal to the insured amount.
- 2.2. The total loss of your vehicle as a result of an accident during your trip, except for during the return voyage: Allianz Global Assistance offers you a compensation trip with a value equal to the insured amount.
- 2.3. You are repatriated early for a different reason: If the repatriation is provided for under the contract and the costs were borne by Allianz Global Assistance or another assistance company and if this company approved this repatriation in advance, Allianz Global Assistance offers you a compensation trip with a value calculated on the basis of the insured amount and in proportion to the remaining number of nights as of the moment Allianz Global Assistance or the other assistance company received your request for repatriation until the last day of the trip, mentioned in the Special Conditions.

VI. ADDITIONAL PROVISIONS IN CONNECTION WITH THE GUARANTEES ASSISTANCE PERSONS, HOME ASSISTANCE, ASSISTANCE VEHICLES AND COMPENSATION TRIP

1. Objects left behind abroad:

Allianz Global Assistance will organise and pay for the following in case of a repatriation or transport insured by this contract, if none of the travel companions is able to return the objects.

- 1.1. Regarding your vehicle, in case of articles II.2., II.7., II.8. and II.9.: the coverage provided by article IV.2.1.2. and the related IV.2.2. applies to the repatriation of your vehicle.
- 1.2. Regarding your caravan or your trailer, in case of articles II.2., II.7., II.8. and II.9.: the coverage provided by article IV.6. applies to the repatriation of your caravan or trailer.
- 1.3. Regarding your travel belongings and bicycle: the organisation and reimbursement of the transport costs of up to 190 EUR/insured person, unless you pick up your vehicle that was left behind yourself.
- 1.4. Regarding your dog or cat: the organisation and reimbursement of the transport of these animals accompanying you, for an amount of up to 190 EUR. The quarantine and/or veterinary costs necessary for transport are to be borne by you.

2. Telecommunication costs abroad

In case assistance insured by this contract is provided: reimbursement of the necessary telecommunication costs you incurred abroad to contact your intermediary or Allianz Global Assistance for an amount of up to 125 EUR.

3. Legal assistance abroad:

- 3.1. Reimbursement of the fees of your expert, bailiff and lawyer, on-the-spot for an amount of up to 250 EUR to protect your interests, following material damage to your insured vehicle as a result of a traffic accident abroad.
- 3.2. Reimbursement of the fees of your expert on-the-spot for an amount of up to 250 EUR to record that your vehicle was repaired incorrectly.
- 3.3. You are prosecuted abroad because of a traffic accident:
 - 3.3.1 Reimbursement of up to 1,250 EUR/insured person for the fees of your foreign lawyer.
 - 3.3.2 Advancing an amount in bail abroad, as part of criminal proceedings, for an amount of up to 12,500 EUR/insured person, if you are imprisoned as a result of this accident abroad or run the risk of being imprisoned. This sum will need to be reimbursed by you to Allianz Global Assistance within 30 days of its payment. If the local government releases the bail paid before the end of this period, you will need to reimburse it immediately to Allianz Global Assistance.

4. Passing on an urgent message:

If, in case of your illness or accident, you wish to pass on an urgent message to your family or persons in your entourage in the your country of residence, while you are abroad, Allianz Global Assistance will take all of the necessary steps to convey this message to the persons in question.

5. Language problems abroad

If you encounter major problems abroad to understand the spoken language as part of the assistance insured under this contract, Allianz Global Assistance will assist you to the extent possible. If, as part of the services provided, an interpreter needs to be recruited, Allianz Global Assistance will assume those costs for an amount of up to 125 EUR.

6. Non-guaranteed assistance

If your case of damage is not guaranteed under this contract, Allianz Global Assistance may help you, for humane reasons and under certain conditions. In that case, all costs need to be paid fully to Allianz Global Assistance prior to the organisation of assistance.

VII. CANCELLATION

1. Guarantee:

- 1.1. Repayment of the cancellation costs owed under the travel contract, excluding all administrative charges if you cancel the travel contract prior to the actual start of the package holiday.
- 1.2. Repayment on a first loss basis of costs related to changes (e.g.: extra hotel costs for a single room), limited to the consideration due in case of cancellation, if you make changes to your trip before the actual start of the package holiday.
- 1.3. Repayment of your rental price, in proportion to the number of persons involved, limited to the consideration due in case of cancellation of the rental vehicle, if you are not taking part in the trip and your travel companions do maintain the rental vehicle. This consideration is also limited to the extra costs for rebooking your rented property to a similar rented property with a smaller capacity on the same resort and for the same dates, if this rebooking was possible.
- 1.4. Repayment of the travel sum/rental price in proportion to the period during which you were unable to take part in the trip, limited to the consideration due in case of cancellation, if you start the trip late.

2. Amount insured

The amount insured is the cost of the trip/rental price in the Special Conditions. This must be equal to the cost of the trip/rental price of the travel contract. If the amount insured is lower than the cost of the trip/rental price of the travel contract, Allianz Global Assistance is only required to provide performances in proportion to the insured amount up to a maximum of this cost of the trip/rental price. In case of a Top Selection (with or without exclusive guarantees) and Cancellation A la Carte contract, the maximum amount for the indemnity is 10,000 EUR/insured person.

In case of a Travel Selection (only applicable to the "Compensation Trip" guarantee) and Flight Selection (with or without exclusive guarantees) and if no additional "Cancellation and Compensation Trip" guarantee was taken out, no account is taken of the aforementioned proportionality rule and the maximum amounts for the indemnification will be:

- for Travel Selection (only applies to the "Compensation Trip" guarantee):
 - for trips in the guarantee area "Europe + Mediterranean": 1,250 EUR/insured person;
 - for trips in the guarantee area "Worldwide": 1,875 EUR/insured person.
- for Flight Selection:
 - for trips in the guarantee area "Europe + Mediterranean": 625 EUR/insured person;
 - for trips in the guarantee area "Worldwide": 1,250 EUR/insured person;

3. Scope:

Provided that the reason invoked constitutes a major impediment, preventing you from undertaking your booked trip, you and any other insured person, who is covered under your family contract, can only cancel in the following cases:

3.1. Illness, accident or complication occurring during the pregnancy of:

- You;
- Your actual or legal spouse with whom you are living together;
- Any person you ordinarily live with as part of a family;
- Any blood relation or other relative up to and including the second degree.
- Only for Top/Flight Selection contracts with exclusive guarantees: The person designated by you in the Special Conditions;
- The person who takes over your professional activities while you are travelling, if this is just 1 person;
- The person who, while you are travelling, supervises your underaged children or any disabled person living with you.
- The person with whom you would be staying abroad, their legal or actual spouse with whom they are living together, any person they ordinarily live with together as a family or any blood relation or other relative of theirs up to and including the second degree.

3.2. Death of:

- You;
- Your actual or legal spouse with whom you are living together;
- Any person you ordinarily live with as part of a family;
- Any blood relation or other relative up to and including the second degree or any minor blood relation or other relative up to the third degree;
- Only for Top/Flight Selection contracts with exclusive guarantees: The person designated by you in the Special Conditions;
- The person who takes over your professional activities while you are travelling, if this is just 1 person;
- The person who, while you are travelling, supervises your underaged children or any disabled person living with you.
- The person with whom you would be staying abroad, their legal or actual spouse with whom they are living together, any person they ordinarily live together with as a family or any blood relation or other relative of theirs up to and including the second degree.
- Only for Top/Flight Selection contracts with exclusive guarantees: Any relative; all travel companions may cancel their trip when they are all blood relations of or otherwise related to the deceased person.

3.3. Your pregnancy as such if the trip is scheduled to take place during the last 3 months of the pregnancy and if the contract was entered into prior to the start of the pregnancy.

Only for Top/Flight Selection contracts with exclusive guarantees: pregnancy following artificial insemination.

3.4. The premature partition of any blood relation or other relative up to and including the second degree.

Only for Top/Flight Selection contracts with exclusive guarantees: The premature partition of the person designated by you in the Special Conditions. Premature partition is understood to mean any partition taking place before the 33rd week of pregnancy.

3.5. Major and sudden material damage to your home, second home or professional premises, which could not be foreseen and this damage absolutely requires your presence and your presence cannot be postponed.

3.6. Removal or kidnapping of:

- You;
- Your actual or legal spouse with whom you are living together;
- Any person you ordinarily live with as part of a family;
- Any blood relation or other relative up to and including the second degree.
- Only for Top/Flight Selection contracts with exclusive guarantees: The person designated by you in the Special Conditions;

3.7. The means of public transport, your personal vehicle or that of your travel companion which you use to proceed to the starting point of your booked package holiday (transport, accommodation...) is immobilised during this trip or during the 5 days prior to your trip, as a result of a traffic accident, breakdown, fire, theft or vandalism and it cannot be made operational again, preventing you from reaching your point of departure in time.

3.8. The vehicle ensuring transfer to the point of departure of your booked package holiday is immobilised during this trip, is delayed or is at fault, as a result of an unexpected, unannounced event, which was unforeseeable, causing you to miss the booked transport from your travel contract which was supposed to take you to your first destination.

3.9. You or any person you ordinarily live with as part of a family is dismissed as an employee.

3.10. You enter into a labour contract for a duration of at least 3 months provided that:

- Either you were registered as a job-seeker with the Flemish Employment Agency (V.D.A.B.) or another competent government body;
- Or have graduated in the past three months or completed your training.

3.11. You are a professional soldier and you need to depart for a military or humanitarian mission, provided that this mission could not have been foreseen at the time of booking the trip.

3.12. You cannot be vaccinated or inoculated for medical reasons, provided that this is required by the local authorities.

3.13. You or any person you ordinarily live with as part of a family is called on:

- To undergo an organ transplant;
- For an unexpected and non professionally related military refresher exercise;
- For an unexpected mission on behalf of an official humanitarian organisation;
- For the adoption of a child;
- As a witness before a court, pursuant to a writ of summons by the court;
- As a member of the jury for a Grand Jury trial.

3.14. Only for Top/Flight Selection contracts with exclusive guarantees: Honeymoons: The cancellation of your civil wedding ceremony, provided that you provide us with an official document to this effect.

3.15. Your divorce, provided that the procedure was initiated before the court after your booking the trip and you provide us with an official document.

3.16. Your legal separation, provided that one of the partners changed their domicile after booking the trip and you provide us with an official document.

3.17. You need to retake an exam, provided that it takes place during or within 31 days following the trip and that it is impossible to postpone retaking the exam.

3.18. Only for Top/Flight Selection contracts with exclusive guarantees: Your holiday leave is revoked by your employer because you need to sit an exam as part of your profession. You will need to provide us with a certificate from your employer to this effect.

3.19. Theft of your ID documents or visa within 48 hours prior to your departure, provided that this theft was reported to the competent bodies.

3.20. The visa you need to undertake the package holiday you booked is denied.

3.21. You are denied access to your country of destination, provided that you hold all of the legally required documents.

3.22. The sudden death of dog or cat, within a period of 7 days prior to your departure, provided that you can provide a death certificate issued by a veterinarian showing that your pet was in good health at the time of booking the trip.

3.23. You are unexpectedly evicted from your rented home, provided that your lease had not been terminated by the landlord at the time of booking the trip and provided that you need to vacate your home before the date of your originally scheduled return.

3.24. An elderly blood relation or relative of up to the second degree needs to leave the retirement home he/she is staying at unexpectedly during your trip as it was originally scheduled and you can provide Allianz Global Assistance with a written certificate from the facility in question.

- 3.25. Only for Top/Flight Selection contracts with exclusive guarantees: The publicly renowned cultural or sporting event taking place at your travel destination, which was the purpose of your stay, is cancelled.
- 3.26. A travel companion cancels, on the basis of one of the aforementioned reasons so you would be travelling alone or with just 1 travel companion.
Only for Top/Flight Selection contracts with exclusive guarantees: A travel companion cancels, on the basis of one of the aforementioned reasons so you would be travelling alone or with just 3 travel companions.

- 4. Flat-fee compensation in case of delay of your scheduled flight:**
In case your scheduled flight departing to your travel destination abroad is delayed by at least 12 hours and provided that you can submit a statement from the competent airport bodies, Allianz Global Assistance will pay a flat sum of 37.50 EUR/person as of 12 hours delay and 75 EUR/person as of 36 hours delay.
This guarantee cannot be combined with any other guarantees under this contract

VIII. TRAVEL BELONGINGS

1. Amount insured:

The amount insured is the amount mentioned in the Special Conditions. In case of a Top, Travel or Flight Selection, the amount insured is 1,250 EUR/insured person.
Only for Top/Flight Selection contracts with exclusive guarantees, the amount insured equals 2,000 EUR/insured person.

2. Guarantee:

Allianz Global Assistance insures your travel belongings against:

- 2.1. Theft
- 2.2. Partial damage or total loss.
- 2.3. Non-delivery by public transport, a private transport company or the tour operator after they have taken deposit of the objects.
- 2.4. Delay in delivery to your travel destination abroad of at least 12 hours by public transport, a private transport company or the tour operator after they have taken deposit of the objects.

3. Insurance of the travel belongings against theft:

- 3.1. If the travel belongings were located in a passenger car (not a convertible, mobile home, off-road vehicle or minivan) used by you, which was locked and whose windows and roof were fully closed and if the travel belongings were stored completely out of sight in the locked trunk containing a rear shelf: against theft as a result of a traceable burglary occurring between 7AM and 10PM.
- 3.2. If the travel belongings were located in your hotel room or holiday home: Against theft as a result of a traceable burglary.
- 3.3. In case the travel belongings were supervised or worn by you: Against theft involving physical violence against this person.
- 3.4. If the theft does not meet the above provisions of this article: If the objects were protected by you against theft with due care. In publication locations or locations that are also accessible to other persons, you will need to supervise your objects at all times.

4. Calculation of the amount of damages:

- 4.1. The damage is reimbursed on a first loss basis and all considerations are paid to you.
- 4.2. The amount of damages is calculated on the basis of the price you paid to purchase the insured objects, factoring in a decrease in value as a result of age or wear and tear.
- 4.3. In case of partial damage, only the repair of the object is reimbursed, exclusive of expertise and transport costs.
- 4.4. The amount of damages can, in no case, be higher than the price you paid to purchase the insured object. Allianz Global Assistance will only reimburse the actual damage suffered. No account is taken of damage that was suffered indirectly.
- 4.5. If the travel belongings are found back unexpectedly after theft or final non-delivery, you will need to repay the compensation received to Allianz Global Assistance, possibly after deducting the established and insured damage.
- 4.6. The amount in damages is limited to the insured amount. The amount in damages is also limited to:
 - 30% of the amount insured per insured person, for: (50% of the amount insured per insured person, for Top/Flight Selection contracts including exclusive guarantees)
 - each individual object;
 - all valuable objects together (see also Article XI.6.1.1.);
 - all sports materials and sports equipment together;
 - all damage due to the breaking of travel belongings;
 - all damage due to theft of or from a rental car;
 - all damage due to theft covered by article VIII.3.4.
 - Administrative costs for an amount of up to 125 EUR/insured person to get all ID documents (ID card, passport, driver's license, license plate or visa), bank, credit and magnetic cards replaced;
 - Strictly necessary purchases for up to 20% of the amount insured per insured person, in case of article VIII.2.4. If it turns out these travel belongings have been lost and cannot be recovered, this compensation will be deducted from any indemnity you may receive.

IX. TRAVEL ACCIDENT CAPITAL

1. The amount insured is the amount mentioned in the Special Conditions.

In case of a Top Selection (with or without exclusive guarantees), Flight Selection (with or without exclusive guarantees) and Travel Selection, the amount insured is 12,500 EUR/insured person.

2. Guarantee:

- 2.1. In case of death as a result of an accident, and within a one year period following the accident, the amount insured is paid to the beneficiary whose name is mentioned in the Special Conditions or, for lack thereof, to the legal heirs, after deducting any amount in damages already paid for the permanent disability as a result of the accident.
For children under the age of 15, payment of the amount insured is replaced by reimbursement of the funeral costs for an amount of up to 1,875 EUR/insured person.

- 2.2. In case of permanent disability as a result of an accident, the amount insured is paid out to you in proportion to the degree of permanent physiological disability. This degree is determined as of the date of consolidation and no later than 3 years after the accident, in accordance with the Official Belgian Disability Schedule.
The capitals provided in case of death and permanent disability cannot be combined.

X. YOUR OBLIGATIONS:

1. General obligations:

- 1.1. Communication about cases of damage:
In case of damage, to immediately - after receiving urgent first aid - contact Allianz Global Assistance and comply with its instructions:
by telephone (24/7) dial +32 2 290 61 00, or send your notice by fax (24/7) to +32 2 290 61 01. Any assistance, cost or provision of services is only eligible for reimbursement if prior approval was requested and obtained from Allianz Global Assistance as demonstrated by the allocation of a case file number.
Allianz Global Assistance's prior approval, is not needed only in case of ambulant medical costs whose total amount is less than 250 EUR.
- 1.2. Written communication regarding cases of damage:
The case of damage must be reported to Allianz Global Assistance as soon as possible, and in any case within 7 calendar days.
- 1.3. Providing useful information:
Without delay, and certainly within 30 days, provide Allianz Global Assistance with all useful information and respond to the questions asked of you, so as to establish the circumstances and extent of the damage.
- 1.4. Objective medical documentation in case of physical injury:
To objectively document the illness, or injury in case of an accident. 1.5. Costs related to a physical injury:
Both in your country of residence and during your stay abroad, you need to take the necessary measures to allow for your costs to be claimed back from the Social Security scheme and any other insurance body.
- 1.6. Information in case of physical injury:
To take the necessary measures to provide Allianz Global Assistance with the medical information regarding the person in question. In addition, to allow Allianz Global Assistance's physicians to obtain the medical information regarding the person in question.
Also, to allow the physician designated by Allianz Global Assistance to examine the insured person in question.
- 1.7. Evidence of material damage:
Provide Allianz Global Assistance with the original records concerning the circumstances, concerning the consequences and concerning your damage. In case of theft or vandalism an official record must be drawn up immediately by the judicial body nearest to where the events occurred or were noted by you. In addition, both when picking up and handing back your vehicle, to always have a detailed report drawn up about the condition of your vehicle if Allianz Global Assistance transports or repatriates your vehicle to avoid subsequent disputes.
- 1.8. Preventing cases of damage:
In addition, take all reasonable measures to prevent or limit the consequences of cases of damage.
- 1.9. Relevant circumstances to allow Allianz Global Assistance to assess the risk:
Policyholders are required, both when entering into the contract and for the duration of the contract, to disclose all existing, new or amended circumstances to Allianz Global Assistance that are known to them and that they should reasonably consider as information that could impact Allianz Global Assistance's risk assessment.
- 1.10. Other insurance policies:
If you have other insurance policies covering the same risk, to inform Allianz Global Assistance of the guarantees and identity of the insurers.
- 1.11. Sanctions in case of non-compliance with your obligations:
If you fail to comply with one of your obligations and there is a link with the case of damage, your right to any performance under this insurance policy will lapse. However, in case of Articles X.1.2., X.1.3., X.1.5., X.1.8. and X.2. and if this leads to damage for Allianz Global Assistance, Allianz Global Assistance is only able to deduct the damage it suffered from the performance.
Not complying with your obligations, willful omissions or willfully making incorrect statements with fraudulent intent will always cause you to lose all entitlement to the performance under this insurance policy.

2. **Your obligations as part of the "cancellation" guarantee: In addition to the general obligations mentioned in the previous article, you need to cancel your travel contract as soon as an event occurs that could prevent your trip, thus limiting the consequences of the cancellation.**
Lastly, you need to objectively document the illness, or injury in case of an accident for the purpose of cancellation.

3. Your obligations as part of the "Travel Belongings" guarantee:

- In case of theft: an official record must be drawn up immediately by the judicial body nearest to where the theft occurred or was noted by you, have the traces of burglary recorded and submit proof thereof to Allianz Global Assistance.
- In case of theft occurring in a hotel, you are also required to immediately file a complaint with the hotel management and send proof of this complaint to Allianz Global Assistance.
- In case of total loss or partial damage, you need to have a written report drawn up by the competent body or person responsible and send proof of this to Allianz Global Assistance.
- In case of theft, non-delivery, late delivery, total or partial loss due to damage, of objects transported by a transport company: Inform the transport company of this breach of contract immediately - and in any case within the deadline set by the transport contract - and demand a statement from the competent staff of the company that a statement from both sides be drawn up, proof of which is to be sent to Allianz Global Assistance.
- Upon request, you need to transfer the damaged travel belongings to Allianz Global Assistance, at your expense.

4. Your obligations as part of the "Travel Accident Capital" guarantee:

All beneficiaries must immediately inform Allianz Global Assistance in writing, in case of death to allow Allianz Global Assistance, if it so wishes, to have an autopsy carried out prior to the burial or cremation by a physician of its choice.

XI. EXCLUSIONS

1. General exclusions:

The following is excluded, in addition to the exclusions mentioned in the General Conditions of the guarantee in question:

- 1.1. All illnesses or accidents that existed at the start of the guarantee in question and their consequences. However, the following are not excluded: unforeseeable recurrence or unforeseen complications, after entry into force of the guarantee in question, of an illness or an accident that existed at the time of the start of the guarantee, if this illness or consequence of an accident had been stable for a period of 2 months prior to the start of the guarantee and no therapy had been started or adjusted for a 2 month period prior to the start of the guarantee.
This exclusion does not apply to the Top/Flight Selection contracts with exclusive guarantees:
- 1.2. Psychological, psychosomatic or nervous disorders, except if the case of damage occurred following a continuous stay of more than 7 consecutive days in a nursing facility.
- 1.3. All circumstances, except illnesses, that were known or existed at the start of the guarantee in question, meaning that the case of damage could have been reasonably foreseen.
- 1.4. Excessive use of medication, use of drugs, narcotics or stimulants, inebriety or alcoholism.
- 1.5. Intentional or voluntary actions, reckless behaviour, except suicide and suicide attempts.
- 1.6. Participation in bets, crimes or fights, except in case of legal self-defence.
- 1.7. Participation, as part of your profession or a remunerated contract, in any sport, competition and related training sessions.
- 1.8. Any participation in a sport or competition involving motor vehicles (tests, races, rallies, raids...) and related training sessions. This exclusion does not apply to the Top/Flight Selection contracts with exclusive guarantees.
- 1.9. Works that are subject to special labour or operating risks.
- 1.10. Strikes, government decisions, limitations of free movement, radioactive radiation or voluntarily ignoring legal or official provisions.
- 1.11. War, civil war, rebellion, revolution or unrest, except if abroad, if the case of damage occurs in the first 14 days following the start of this incident in the country in which you are residing and if you were taken by surprise by this event.
- 1.12. Terrorist attacks and their consequences, except for the repatriation and medical costs of under 2,500 EUR.
- 1.13. Delays or non-performance of agreed on services in case of Force Majeure, an unforeseeable event, strike, civil war or war, civil unrest, rebellion, government decisions, limitations of free movement, radioactive radiation, explosion, sabotage, hijacking or terrorism.
- 1.14. All assistance, transports, repatriations, repairs and tows are carried out subject to your approval and your supervision. Only the assistance provider is liable for his/her actions.
- 1.15. Epidemics and quarantine.
- 1.16. Natural disasters
- 1.17. All of the consequences of exclusions mentioned in this contract.

2. Exclusions relevant for the guarantees "Assistance Persons" and "Home Assistance":

The following is excluded, in addition to the exclusions mentioned in the General Conditions of the guarantee in question:

- 2.1. Spa treatments, heliotherapy, diet treatments, preventative medicine, check-up, periodical check-ups or observations, contraceptives, optician's costs, glasses, spectacles, contacts, crutches, medical devices, vaccines and inoculants.
- 2.2. Cosmetic surgery or treatments, unless they are medically required as a result of a physical injury pursuant to an accident.
- 2.3. Diagnosis, treatment and medication not certified by the Social Security scheme of your country (e.g. Belgium: R.I.Z.I.V.).
- 2.4. Pregnancy, except in case of clear and unpredictable complications. All cases of damage after 28 weeks of pregnancy, voluntary abortion or the partition and operations resulting from it and their consequences are explicitly excluded from the guarantee.
- 2.5. For the Top/Flight Selection contracts with exclusive guarantees: The medical follow-up costs in your country of residence following an accident that occurred during your participation in a sport or competition involving motor vehicles (tests, races, rallies, raids...) and related training sessions.
Participation in a sport or competition involving motor vehicles is excluded entirely under the other contracts.

3. Exclusions relevant for the "Assistance Vehicles" guarantee: The following is excluded, in addition to the exclusions mentioned in the General Conditions of the guarantee in question:

- 3.1. Technical malfunctions occurring during your trip that were known at the time of departure from your place of residence; poor state of the vehicle; poor maintenance of the vehicle; Repeated breakdowns or worsening of breakdowns as a result of not repairing the vehicle.; A systematic recall of a vehicle series.
- 3.2. Ordinary maintenance costs and works; fuel costs and fuel-related breakdowns; costs of components and spare parts; repair costs; costs related to problems with keys, except in case the key is left inside a locked vehicle.
- 3.3. Customs costs, transit costs, toll costs, duties, fines, fuel costs and restaurant costs.
- 3.4. Theft, loss or damage of the insured vehicle, the objects, parts, accessories or travel belongings transported occurring during a repair, tow, transport or repatriation. Only the provider of road side assistance, repairs or transport company is responsible for their actions.
- 3.5. The discontinuing of production of spare parts by the manufacturer. The unavailability of spare parts or any delay due to the transporter of spare parts.
- 3.6. Shipment of an engine.

4. Exclusions relevant for the "Compensation Trip" guarantee: The following is excluded, in addition to the exclusions mentioned in the General Conditions of the guarantee in question:

- 4.1. Repatriation in case of immobilisation of a vehicle if this vehicle can be repaired in under 5 days.

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Your contract consists of two parts:

- The "General Conditions" describe the functioning of your contract and the mutual commitments. They contain the contents of the guarantees and the exclusions.
- The "Special Conditions" describe the personal details of your contract, including the guarantees you subscribed to.

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