

# GENERAL CONDITIONS: annual contract

## World Gold Protection - World Full Protection - Europe Comfort Protection - Classic Protection - Auto Europe Protection

### SECTION I COMMON PROVISIONS

#### 1. Definitions

In this contract, the following definitions shall apply:

- 1.1. The insurer:  
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. Policyholder:  
The natural person or legal entity that entered into this contract and whose place of residence, for the natural person, and company seat, for the legal entity, must be located inside of Belgium or Luxembourg.
- 1.3. Insured persons and occupants:
- 1.3.1. Insured persons:  
The natural persons whose names are mentioned under the heading "Insured Persons" of the Special Conditions. The natural persons insured must have their place of residence inside Belgium or in Luxembourg and ordinarily reside there at least 9 months per year. For beneficiaries of a World Gold Protection contract, a stay abroad of more than 3 months per year is possible, if an extension to this effect was obtained. In addition, if the "family" option is selected, a single policy can only insure the following persons:
- the members of a single family, i.e. the insured party, his/her (actual or legal) spouse and their ascendants and descendants in the direct line living under the same roof;
  - the unmarried children of that family who, because of their studies, are residing elsewhere in Belgium or Luxembourg, but whose official place of residence is still the family home;
  - the children of that family who were born into or adopted by the family during the insurance year. Allianz Global Assistance must be informed of their identity. Adopted children of foreign origin are only insured as of the day of their arrival in Belgium or Luxembourg;
  - children who are dependents for fiscal purposes and are not living under the same roof;
  - underaged children from a dissolved marriage not living under the same roof who are also travelling on the same trip;
  - underaged children of the family, born from a dissolved marriage, who are not living under the same roof, who are travelling on the same trip but whose parents are not;
  - the grandparents of the underaged children of the family, who are not living under the same roof, if the parents of these underaged children are not taking part in the same trip;
- The General Conditions refer to the insured persons by using the terms "you" or "your".
- For persons whose place of residence is located in Luxembourg, "Belgium" is systematically replaced by "Luxembourg" in the remainder of the text.
- 1.3.2. The insured occupants:  
Any person travelling in your vehicle free of charge, whose place of residence is located in Belgium or Luxembourg and who is participating in a joint trip, together with you.  
The number of occupants must not exceed the maximum number of persons as provided for by the car manufacturer.
- 1.4. The insured vehicles:  
Any vehicle registered in an EU member state or Switzerland mentioned under the heading "Insured Vehicles" of the Special Conditions, if the vehicles fall within one of the following categories:
- passenger cars, motor homes, vans or vehicles for private or professional use with a gross vehicle weight of no more than 3.5 tonnes, except for vehicles used for paid transport;
  - caravans or trailers with a gross vehicle weight of no more than 3.5 tonnes, when towed by an insured vehicle during the trip;
  - motorcycles with a cylinder capacity of more than 125cc.
- For the Europe Comfort Protection contract, the World Full Protection contract and the World Gold Protection contract, these vehicles must be the property of or be ordinarily driven by an insured person.
- The General Conditions refer to the insured vehicle by using the terms "your vehicle", "your caravan" or "your trailer".
- 1.5. Your place of residence-home:  
Your domicile, which must be located in Belgium or in Luxembourg.
- 1.6. Illness:  
An impairment of one's health, not as a result of an accident, which has been established and diagnosed by a physician.
- 1.7. Accident:
- 1.7.1. 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.
- 1.7.2. In case of the guarantee "Assistance to the vehicle to the occupants insured":  
A sudden, external event happening outside of your will, causing the immobilisation of your vehicle at the location of this event.
- 1.7.3. For the other provisions:  
A sudden, external event happening outside of your will, causing damage.
- 1.8. Breakdown:  
A sudden mechanical, electrical or electronic malfunction, causing the immobilisation of your vehicle at the location of this event.
- 1.9. Repatriation:  
The return to your place of residence.
- 1.10. Medical costs:

If they are the result of a prescription by a physician or dentist:

- medical fees;
  - admission and treatment costs in case of admission to hospital;
  - medication costs;
  - dental care costs for an amount of up to 250 EUR/insured person;
  - physiotherapy costs for an amount of up to 250 EUR/insured person;
- 1.11. Your travel belongings:  
All movable objects that are your property and are intended for your personal use, taken along during your trip or purchased during the trip with the intention of bringing them back with you. The following items 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.
- 1.12. Traceable burglary:  
Entering an area that has been locked, leaving behind clearly visible signs of burglary.
- 1.13. Valuables:  
Jewellery, precious metals, precious stones, pearls, watches, binoculars, photo, film and video equipment, hardware, software, devices for recording, transmitting and playing signals, sound or images, cell phones, fur coats, leather items of clothing and hunting rifles; as well as the components and accessories to all of these objects.
- 1.14. Travel contract:  
The agreement with a seller, as defined in the Belgian Trade Practices and Information to Consumers Act of 14 July 1991, to purchase a package holiday, stay or transport with you as the traveller and/or renter. The agreement must comply with the relevant legal provisions.
- 1.15. 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.
- 1.16. 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.
- 1.17. Pilot error:  
An error in operating the vehicle regarding the use of keys and/or fuel. For example: using a wrong type of fuel when refuelling, running out of fuel, leaving behind the keys in a locked car, loss of keys, etc.
2. Correspondence and communication  
All notifications must be sent to Allianz Global Assistance, with registered offices in Belgium, Zwaluwenstraat 2 in 1000 Brussels. Written notices intended for you will be deemed to have been validly sent to the address mentioned in the Special Conditions or any address you subsequently inform Allianz Global Assistance of.
3. 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 performances guaranteed for the benefit of the insured vehicles, the insured persons and insured occupants under this contract and payment of the amounts provided. Allianz Global Assistance cannot be held liable for any delays in or non-performance of the services agreed on, if this is due to:  
Force Majeure, an unforeseeable event, strike, civil war, war, civil unrest, rebellion, government decisions, limitations of free movement, radioactive radiation, explosions, sabotage, hijacking or terrorism.
4. Territoriality
- 4.1. For the guarantee "Assistance Persons":  
- For the Europe Comfort Protection contract: on the European continent (except in the Commonwealth of Independent States and Albania), the islands of the Mediterranean, the Canary Islands and Madeira, in the United Kingdom (Great Britain and Northern Ireland), Ireland, Tunisia, Morocco, Asian Turkey, Egypt and Israel.  
- For the Classic Protection contract, the World Full Protection contract and the World Gold Protection contract: worldwide.
- 4.2. For the guarantee "Assistance to the vehicle and to the occupants insured":  
On the European continent (except in the Commonwealth of Independent States and Albania) and the islands of the Mediterranean, in the United Kingdom (Great Britain and Northern Ireland) and Ireland.  
For the Europe Comfort Protection contract, a 10 kilometre exclusion area around your place of residence will apply, except in case of an accident.  
Assistance in case of theft of your vehicle can only be ensured by Allianz Global Assistance if you travel in the abovementioned areas.
- 4.3. For the guarantee "Home Assistance":  
- For the Europe Comfort Protection contract: on the European continent (except in the Commonwealth of Independent States and Albania), the islands of the Mediterranean, the Canary Islands and Madeira, in the United Kingdom (Great Britain and Northern Ireland), Ireland, Tunisia, Morocco, Asian Turkey, Egypt and Israel.  
- For the Classic Protection contract, the World Full Protection contract and the World Gold Protection contract: worldwide.
- 4.4. For the guarantee "Travel Belongings"  
Abroad. Only worldwide in case an airline company fails to deliver the travel belongings. The guarantee included in SECTION III, I., 4.6.3. (most urgent purchases) only applies abroad.
- 4.5. For the guarantee "Travel Accident Capital": Abroad.

- 4.6. For the guarantees "Compensation Trip" and "Cancellation": Worldwide.

#### 5. Payment of premium

Payment of the premium will be deemed proof that cognisance has been taken of these General Conditions and that they have been accepted.

The premium must be paid to Allianz Global Assistance before the due date, in any case, coverage will only commence after payment of the first premium.

In case of non-payment of the premium, the statutory interest rate will be owed as of the due date.

In case of non-payment of the premium, all other provisions under the Belgian Act on Land Insurance Policies will apply.

#### 6. Duration of this contract - Guarantee

6.1. This contract:

Will have a duration of 1 year and will be tacitly renewed for consecutive 1 year periods unless one of the parties opposes said renewal at least 3 months prior to the expiration date, in accordance with the provisions of SECTION I, 6.3.3.

6.2. The guarantee:

6.2.1. For the guarantee "Cancellation":

The guarantee will commence as soon as the trip is booked, provided that the insurance contract was entered into no later than on the date of reservation.

The guarantee will end at the scheduled start of the package holiday booked.

The guarantee is only valid for the period insured under this contract.

In any case, the guarantee only commences on the day following receipt by Allianz Global Assistance of the Special Conditions, signed by the policyholder, and, in any case, no sooner than after the payment of the first premium by the policyholder.

6.2.2. For all other guarantees:

The guarantee will commence at 0 hours of the date mentioned in the Special Conditions. In any case, the guarantee only commences on the day following receipt by Allianz Global Assistance of the correctly filled in, previously signed policy, signed by the policyholder, and, in any case, no sooner than after the payment of the first premium by the policyholder.

The guarantee will be valid in Belgium for the entire period insured. The guarantee will only be valid outside of Belgium for the first three months of your stay abroad.

For the beneficiaries of a World Gold Protection contract, a stay abroad of more than 3 months per year is possible, if such an extension of the contract has been obtained.

6.3. Termination

6.3.1. Allianz Global Assistance may adjust the premium or insurance conditions without amending the risk.

In that case, the policyholder may terminate the contract within 3 months of receiving notice about the change.

If the policyholder terminates the contract during this 3 month period and if this termination occurs after the expiration date of the contract, the notice period will be 1 month.

6.3.2. Both Allianz Global Assistance and the policyholder may terminate the 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.

6.3.3. Termination must occur via registered mail, a letter of termination with proof of receipt or bailiff's notification. Except in case of SECTION I, 6.1., this termination will take effect after a period of 30 days has transpired as of the day following either the posting of this letter, receipt or servicing thereof, respectively. The premiums paid in relation to the period following the entry into force of the termination will be repaid within fifteen days following this entry into force.

7. The maximum amounts insured

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 guarantee "Cancellation";
- 10,000 EUR/insured person in case of the guarantee "Compensation Trip";
- 3,750 EUR/insured person in case of the guarantee "Travel Belongings";
- 75,000 EUR/insured person in case of the guarantee "Travel Accident Capital";
- The amounts mentioned in this contract in case of the other guarantees.

Allianz Global Assistance will only pay the amounts mentioned above in a supplementary fashion. This means that Allianz Global Assistance will only assume the balance of the costs that remain to be borne by the insured person, or the person acting in their stead, after the payments made by any type of Social Security scheme (mandatory and/or supplementary insurance).

In case one of these bodies refuses to pay, a certificate explaining the motivation must be provided to Allianz Global Assistance, together with the original records and invoices refused.

8. Subrogation

For the amounts paid in 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

	<p>- by e-mail: quality@mondial-assistance.be.</p> <p>If you are still unsatisfied after your complaint has been handled by our departments, you can call on the Ombudsman for the Insurance Industry, de Meeûssquare 35, 1000 Brussels, info@ombudsman.as, fax: +32-2-547 59 75. Legal proceedings may only be initiated before the competent courts of Brussels. Without prejudice to the possibility of initiating legal proceedings, any complaint regarding this contract may be directed to the Belgian Banking, Finance and Insurance Commission, Congressstraat 12-14 in 1000 Brussels.</p>	<p>guarantee in question or at the time of the departure of the trip, meaning that the case of damage could have been reasonably foreseen.</p>
<p><b>9. The choice of how to carry out the commitments</b></p> <p>The performances and/or payment of the amounts provided for under this contract may never enrich the beneficiary.</p> <p>If a transport or repatriation is to be organised, this will be done in economy class by aeroplane, or by train in first class, if the distance is less than 1,000 kilometres. In any case, Allianz Global Assistance decides on the most appropriate means to do so.</p> <p>In so doing, Allianz Global Assistance will take account of the means of travel and costs originally planned for and will give priority to those means, if they can still be used.</p>	<p><b>16. Your obligations:</b></p>	<p>17.1.3 All illnesses or accidents that existed at the start of the guarantee in question or at the time of the departure of the trip, and their consequences.</p>
<p><b>10. Independently organised assistance</b></p> <p>Independently organising a performance as provided for under this contract, as well as incurring related costs, by an insured person or their entourage can only be reimbursed if Allianz Global Assistance was notified in advance and expressly authorised this, by providing a case file number.</p> <p>Any costs incurred in relation to assistance organised independently of the insurer will only be reimbursed after the original receipts of the expenses as well as all elements proving the facts that entitle the insured party to the guarantee are submitted.</p> <p>Any costs incurred in relation to assistance organised independently will only be reimbursed for the amounts mentioned in these General Conditions and subject to the limits that Allianz Global Assistance would have imposed in this matter if it had organised the assistance itself.</p> <p>Allianz Global Assistance's prior authorisation is not required in case of outpatient costs up to an amount of 250 EUR or for an initial tow of the vehicle to the nearest garage, required by an official body.</p>	<p>Except for those resulting from the provisions of these General Conditions, your obligations are as follows:</p>	<p>However, the following is not excluded: unforeseeable complications or recurrence, after the departure, of an illness that existed at the time of the departure, if this illness had been stable for a period of 1 month prior to the departure and no therapy had been started or adjusted for a 1 month period prior to the departure.</p>
<p><b>11. Payment of insured overnight hotel stays</b></p> <p>Allianz Global Assistance will assume the costs of a room with breakfast, up to 70 EUR/night/person. Allianz Global Assistance will assume the cost up to 140 EUR/night/person if you are travelling alone and a single bedroom has to be booked.</p>	<p>16.1. Communication about cases of damage:</p>	<p>17.1.4 Psychological, psychosomatic or nervous disorders, except in case of a continuous stay of more than 7 consecutive days in a nursing facility at the time of the case of damage (see also SECTION I, 17.1.3.) or in case of psychological assistance following a trauma, as defined in SECTION II, II., 11.</p>
<p><b>12. Contract selected – Special Conditions – Guarantees</b></p> <p>SECTION I, COMMON PROVISIONS applies to all policies. Moreover, each policy shall contain the following guarantees:</p>	<p>In case of damage, to immediately - after receiving urgent first aid - contact Allianz Global Assistance and comply with its instructions: by telephone (24 hours a day) dial +32 2 290 61 00, or send your notice by fax to + 32 2 290 61 01.</p>	<p>17.1.5 Excessive use of medication, use of drugs, narcotics or stimulants, inebriety or alcoholism.</p>
<p>12.1. Classic Protection</p> <p>Each policy contains the following guarantees:</p> <ul style="list-style-type: none"> <li>• "Assistance Persons" as described in SECTION II, II.</li> <li>• "Home Assistance" as described in SECTION II, III.</li> <li>• The "Additional services" as described in SECTION II, IV.</li> </ul>	<p>Allianz Global Assistance's prior authorisation is not required in case of outpatient costs up to an amount of 250 EUR or for an initial tow of the vehicle to the nearest garage, required by an official body.</p>	<p>17.1.6 Reckless behaviour or works that lead to special labour or operating risks.</p>
<p>12.2. Auto Europe Protection</p> <p>Each policy contains the following guarantees:</p> <ul style="list-style-type: none"> <li>• "Assistance to the vehicle and the insured occupants" including a replacement car, as described in SECTION II, I., 1., 3., 4., 5., and 6.</li> <li>• "Assistance Persons" as described in SECTION II, II. Allianz Global Assistance only undertakes to provide the performances as described in SECTION II, II., 1.1. and 7. and only after a traffic accident involving the insured vehicle (see also SECTION II, I., 1.1.2., 1.2.2.1. and 1.2.2.2.).</li> <li>• The "Additional services" as described in SECTION II, IV.</li> </ul>	<p>16.2. Providing useful information:</p>	<p>17.1.7 Air travel, unless as a paying passenger using an aircraft that is certified for public transport of travellers.</p>
<p>12.3. Europe Comfort Protection and World Full Protection</p> <p>Each policy contains the following guarantees:</p> <ul style="list-style-type: none"> <li>• "Assistance to the vehicle and the insured occupants" including a replacement car, as described in SECTION II, I., 2., 3., 4., 5., and 6.</li> <li>• "Assistance Persons" as described in SECTION II, II.</li> <li>• "Home Assistance" as described in SECTION II, III.</li> <li>• The "Additional services" as described in SECTION II, IV.</li> <li>• "Compensation Trip" as described in SECTION III, III.</li> </ul>	<p>Without delay, and certainly within 30 days, to 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.</p>	<p>17.1.8 Participation in bets, crimes or fights, except in case of legal self-defence.</p>
<p>12.4. World Gold Protection</p> <p>Each policy contains the following guarantees:</p> <ul style="list-style-type: none"> <li>• "Assistance to the vehicle and the insured occupants" including a replacement car, as described in SECTION II, I., 2., 3., 4., 5., and 6.</li> <li>• "Assistance Persons" as described in SECTION II, II.</li> <li>• "Home Assistance" as described in SECTION II, III.</li> <li>• The "Additional services" as described in SECTION II, IV.</li> <li>• "Travel Belongings" as described in SECTION III, I.</li> <li>• "Travel Accident Capital" as described in SECTION III, II.</li> <li>• "Compensation Trip" as described in SECTION III, III.</li> <li>• "Cancellation" as described in SECTION III, IV.</li> </ul>	<p>16.3. Preventing cases of damage:</p>	<p>17.1.9 Participation, as part of your profession or a remunerated contract, in any sport, competition or related training sessions. As well as any participation in a sport or competition involving motor vehicles (tests, races, rallies, raids...) and related training sessions.</p>
<p><b>13. Statute of limitation</b></p> <p>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.</p>	<p>To take all reasonable precautions to prevent cases of damage from occurring. In addition, to take all reasonable measures to prevent or limit the negative consequences of cases of damage.</p>	<p>17.1.10 Strikes, government decisions, limitations of free movement, radioactive radiation or voluntarily ignoring legal or official provisions.</p>
<p><b>14. Privacy</b></p> <p>The holder of the files is Allianz Global Assistance. The data is gathered with a view to managing this contract and possible cases of damage.</p> <p>You are entitled to reviewing and correcting this data. You also have the possibility of obtaining further information from the public register held by the Belgian Privacy Commission (ID numbers VT4003753 and VT4003754).</p> <p>For the exclusive purpose of managing this contract and possible cases of damage, you authorise Allianz Global Assistance to process and communicate to third parties sensitive, medical and legal information related to you (Belgian Act of 8 December 1992).</p> <p>You also authorise your physician to, in case of death, provide a statement about the cause of death to Allianz Global Assistance's consultant doctor (Belgian Act of 25 June 1992).</p>	<p>16.4. Relevant circumstances to allow Allianz Global Assistance to assess the risk:</p>	<p>17.1.11 War, civil war, rebellion, revolution or unrest, except if abroad, if the case of damage occurs during the first 14 days since the start of this incident in the country in which you are residing and if you had not foreseen this event.</p>
<p><b>15. Applicable Law – Jurisdiction</b></p> <p>This contract is governed by its General and Special Conditions, the provisions of the Belgian Land Insurance Agreement Act and Belgian Law. Any congratulations or complaints regarding the services provided by Allianz Global Assistance can be sent:</p> <ul style="list-style-type: none"> <li>- by letter to our Quality Care department;</li> <li>- by fax: +32-2-290 65 26;</li> </ul>	<p>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.</p>	<p>17.1.12 Allianz Global Assistance cannot be held liable for any delays in or non-performance of the services agreed on, if this is due to: Force Majeure, an unforeseeable event, strike, civil war, war, civil unrest, rebellion, government decisions, limitations of free movement, radioactive radiation, explosions, sabotage, hijacking or terrorism.</p>
<p><b>16. Exclusions and limitations</b></p> <p>16.1. General exclusions:</p> <p>16.1.1 All cases of damage that existed prior to or at the start of the guarantee in question or at the time of the departure of the trip, and their consequences.</p> <p>16.1.2 All circumstances that were known or existed at the start of the</p>	<p>Other insurance policies:</p>	<p>17.1.13 Any damage resulting from the provision of assistance, transports, repatriations, repairs or tows performed with your agreement and under your supervision. Only the assistance provider is liable for the damage resulting from their actions.</p>
<p>16.2. In case of physical injury:</p> <p>To have the illness, or injury in case of an accident objectively documented. In addition, to take the necessary measures to provide Allianz Global Assistance with the medical information regarding the insured person in question. In addition, to allow Allianz Global Assistance's doctors to obtain the medical information regarding the insured person in question. Lastly, to allow the doctor designated by Allianz Global Assistance to examine the insured person in question.</p>	<p>If you have other insurance policies covering the same risk, to inform Allianz Global Assistance of the guarantees and identity of these insurers.</p>	<p>17.1.14 Bankruptcy and indigence.</p> <p>17.1.15 Attempted suicide and suicide.</p> <p>17.1.16 Terrorist attacks.</p> <p>17.1.17 Epidemics and quarantine.</p> <p>17.1.18 Natural disasters</p>
<p>16.3. In case of attempted theft, 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, so as to avoid subsequent disputes.</p>	<p>Both in Belgium and during your stay abroad, to take the necessary measures to allow for your costs to be claimed back from the Social Security scheme and any other insurance body and to reimburse Allianz Global Assistance for these costs if it advanced payment for them.</p>	<p>17.1.19 All consequences of exclusions mentioned in this contract.</p> <p>17.2. For the guarantee "Assistance to the vehicle and to the occupants insured":</p>
<p>16.4. Complaints following theft in a hotel:</p> <p>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.</p>	<p>Evidence of material damage:</p>	<p>17.2.1 The following are excluded from the guarantees:</p> <p>17.2.1.1. The following types of vehicles:</p> <ul style="list-style-type: none"> <li>• rental vehicles, except for leasing vehicles and vehicles rented for a period of at least 6 months;</li> <li>• vehicles with more than 8 seats, including the driver;</li> <li>• vehicles intended for the remunerated transport of persons or goods;</li> <li>• vehicles carrying transit, trade or test drive license plates;</li> <li>• residential caravans;</li> <li>• trailers whose dimensions, including the load, exceed 6 metres in length, 2.5 metres in width or 2.5 metres in height.</li> </ul>
<p>16.5. When a transport company is at fault:</p> <p>In case of theft, loss, non-delivery, late delivery, total loss or partial damage to objects transported by a transport company, you need to inform the transport company of this breach of contract immediately - and in any case within the deadline set by the transport contract - and demand that a statement from both sides be drawn up, proof of which is to be sent to Allianz Global Assistance.</p>	<p>In case of attempted theft, 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, so as to avoid subsequent disputes.</p>	<p>17.2.1.2. All services to which Allianz Global Assistance commits under this contract in case of an immobilisation following the non-compliance of local rules, such as the validity requirements of your drivers' license, traffic violations, etc.</p>
<p>16.6. Transferring the damaged travel belongings:</p> <p>When so requested, you need to transfer the damaged travel belongings to Allianz Global Assistance, at your expense.</p>	<p>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.</p>	<p>17.2.1.3. Technical malfunctions that occur during your trip that were known at the time of departure from your place of residence. The 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.</p>
<p>16.7. In case of cancellation of a travel contract:</p> <p>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.</p> <p>Moreover, you need to have the illness, or injury in case of an accident objectively documented, for the purposes of cancellation.</p>	<p>Sanctions in case of non-compliance with your obligations:</p>	<p>17.2.1.4. Costs of parts and spare parts and repair costs. Ordinary maintenance, maintenance works and costs for drawing up a cost estimate.</p> <p>17.2.1.5. Customs costs, transit costs, toll costs, duties, fines, fuel costs and restaurant costs.</p>
<p>16.8. If you fail to comply with one of your obligations and there is a link with the case of damage, your right to assistance will lapse.</p> <p>However, in case of SECTIONS I, 16.1., 16.2., 16.3. and 16.5.2., Allianz Global Assistance is only able to reduce its performance by the amount of the damage it suffered.</p> <p>Not complying with your obligations, wilful omissions or wilfully making incorrect statements with fraudulent intent will always cause you to lose all entitlement to assistance.</p>	<p>16.9. In case of theft occurring in a travel contract:</p>	<p>17.2.1.6. Theft, loss or damage of the insured vehicle, the objects transported, parts or accessories occurring during a repair, tow, transport or repatriation. Only the provider of road side assistance, repairs or transport company is responsible for their actions.</p>
<p>16.9. Exclusions and limitations</p> <p>17.1. General exclusions:</p> <p>17.1.1 All cases of damage that existed prior to or at the start of the guarantee in question or at the time of the departure of the trip, and their consequences.</p> <p>17.1.2 All circumstances that were known or existed at the start of the</p>	<p>16.10. 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.</p>	<p>17.2.1.7. The discontinuing of production of spare parts by the manufacturer. Unavailability of spare parts or any delay due to the transporter of spare parts.</p>
<p>17.2.2. Limitations:</p> <p>17.2.2.1. Age of the insured vehicle</p> <p>If the insured vehicle is over 10 years of age upon signing, Allianz Global Assistance, in case of breakdown, limits itself to organising the performances and it does not reimburse any costs except in case a World Gold Protection contract was entered into.</p> <p>17.2.2.2. Pilot error</p> <p>The services Allianz Global Assistance agrees to render under this contract are limited to organising and paying for one tow to a nearby garage if the immobilisation of your vehicle is the result of a pilot error.</p> <p>17.2.2.3. Exclusion</p> <p>For the Europe Comfort Protection contract, for the purposes of these General Conditions and the Special Conditions, a 10 kilometre exclusion area around the place of residence of the person shall apply, except in case of an accident.</p> <p>17.2.2.4. Tow required by an official body</p> <p>Payment by Allianz Global Assistance is limited in each case to 250 EUR per vehicle if the tow of the immobilised vehicle was required by an official body.</p> <p>17.2.2.5. Repatriation of your vehicle</p> <p>If Allianz Global Assistance repatriates your vehicle, the costs assumed by Allianz Global Assistance for its repatriation are limited 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 the balance is paid to Allianz Global Assistance.</p>	<p>16.11. When a transport company is at fault:</p>	<p>17.2.2.4. Tow required by an official body</p> <p>Payment by Allianz Global Assistance is limited in each case to 250 EUR per vehicle if the tow of the immobilised vehicle was required by an official body.</p>

- 17.2.2.6. Shipping spare parts  
The costs assumed by Allianz Global Assistance regarding such a shipment are limited to the value of your vehicle, to a maximum amount of the value of your vehicle according to Eurotax at the time of your call.
- 17.2.2.7. Leaving behind the wreck  
The costs assumed by Allianz Global Assistance related to leaving behind the wreck are limited to 65 EUR for security costs and 620 EUR for the administration and transport costs.
- 17.2.2.8. Storage costs  
The consideration Allianz Global Assistance assumes to store your vehicle is limited to 65 EUR.
- 17.2.2.9. Repatriation of your vehicle by a replacement driver of Allianz Global Assistance  
Allianz Global Assistance is not required to honour this commitment if your vehicle is not operational, displays one or more serious defects, violates the traffic rules of the countries through which it will travel, violates the provisions of the technical car inspection or lacks the mandatory third-party liability car insurance.
- 17.2.2.10. Number of additional vehicles  
The number of additional vehicles is limited to 2 vehicles per policy. This means that any Auto Europe Protection contract, Europe Full Protection contract or World Full Protection contract will cover a maximum of 3 vehicles per policy. A World Gold Protection contract will cover a maximum of 4 vehicles per policy.
- 17.3. For the guarantees "Assistance Persons" and "Home Assistance":  
The following are excluded from the guarantees:
- 17.3.1 Spa treatments, heliotherapy, diet treatments, preventative medicine, check-up, periodical check-ups or observations, contraceptives, prostheses, optician's costs, glasses, spectacles, contacts, crutches, medical devices, vaccines and inoculations.
- 17.3.2 Cosmetic surgery or treatments, unless they are medically required as a result of a physical injury pursuant to an accident.
- 17.3.3 Diagnosis, treatment and medication not certified by the Social Security scheme (Belgium: R.I.Z.I.V.).
- 17.3.4 Pregnancy, except in case of clear and unpredictable complications. All cases of damage after 26 weeks of pregnancy, voluntary abortion or the parturition and operations resulting from it and their consequences are explicitly excluded from the guarantee.
- 17.3.5 The repatriation of your vehicle by a replacement driver of Allianz Global Assistance, if your vehicle is not operational, displays one or more serious defaults, violates the traffic rules of the countries through which it will travel, violates the provisions of the technical car inspection or lacks the mandatory third-party liability car insurance.
- 17.4. For the guarantee "Travel Belongings":
- 17.4.1 Non-insured objects  
The following items are never insured:
- 17.4.1.1. Valuables, except:
- in case of theft involving physical violence against a person, while the valuable objects were supervised or worn by you;
  - in case of theft from a safe built into the wall of your hotel room or holiday home or from the central safe built into the wall of the hotel or holiday resort in which you stored your valuable objects for safe keeping, if the safe shows traces of traceable burglary.
- 17.4.1.2. Coins, bank notes, cheques, other securities, travel documents, pictures, stamps, all documents or records and keys.
- 17.4.1.3. Beauty products.
- 17.4.1.4. Bicycles, tents, surf boards, deep-sea diving equipment and the objects not considered to be travel belongings under SECTION I, 1.11., as well as their components and accessories. Any objects left without supervision are also excluded.
- 17.4.1.5. Equipment used for professional purposes. 17.4.1.6. Musical instruments, carpets, art objects, antiques and collectibles.
- 17.4.1.7. Prostheses, crutches, wheelchairs and medical devices.
- 17.4.1.8. Glasses, sunglasses, spectacles, contact lenses, except if they are destroyed or damaged as a result of an accident involving physical injury.
- 17.4.2. Exclusions  
The following items are also excluded from the guarantee, resulting from the above provisions:
- 17.4.2.1. Pre-existing defects in the travel belongings.
- 17.4.2.2. Spills of liquids, fatty substances, colourings or acids belonging to the travel belongings.
- 17.4.2.3. Damage to fragile travel belongings such as earthenware, objects in glass, porcelain and marble.
- 17.4.2.4. Damage to objects left unsupervised outside a building.
- 17.4.2.5. The loss, forgetting or getting lost of travel belongings except in the cases described in SECTION III, I., 2.3. and 2.4.
- 17.4.2.6. Scratches and scrapes of travelling cases, travelling bags and packaging during transport.
- 17.5. For the guarantee "Travel Accident Capital":  
The following are excluded from the guarantee:
- 17.5.1 Persons over 75 years of age.
- 17.5.2 Practising the following sports, as an amateur or at any level: sports involving a motor vehicle, flying, sailing alone, alpinism, glacier walks without a guide, ski jumping, ski sailing, speed skiing, ice hockey, bobsleighbing, skeleton, combat sports, speleology.
- 17.5.3 Infections, poisoning or environmental pollution.
- 17.5.4 Sun stroke, freezing or hyperaemia, except if this is the result of an insured accident.
- 17.5.5. Use of two-wheeled motorised land vehicles with a cylinder capacity of more than 49cc.
- 17.5.6. Abdominal and lower abdominal hernia.
- 17.5.7 War, invasions, foreign hostilities, hostage situations, military actions, civil war, rebellion, revolution, unrest, military or unlawful powers, martial law, military exercise periods, mobilisations, drafting, fire drills.
- 17.6. For the guarantee "Compensation Trip":  
The following are excluded from the guarantee:
- 17.6.1 Repatriation in case of immobilisation of a vehicle if this vehicle can be repaired in under 5 days.
- 17.6.2 Trips as part of your professional activities.
- 17.7 For the guarantee "Cancellation":  
The following are excluded from the guarantee:
- 17.7.1 All illnesses or consequences of an accident that existed at the time of booking the trip and their consequences. However, the following are not excluded: unforeseeable recurrence or unforeseen complications, after booking the trip, of an illness or consequences of an accident that existed at the time of booking the trip, if this illness or

consequence of an accident had been stable for a period of 1 month prior to booking the trip and no therapy had been started or adjusted for a 1 month period prior to booking the trip.

- 17.7.2 Administrative handling fees.
- 17.7.3 Normal parturitions and operations related to the normal course of a pregnancy.
- 17.7.4 Dismissal for urgent reasons.

## SECTION II ASSISTANCE

### I. Assistance to the vehicle and to the occupants insured

1. **For Auto Europe Protection in case of immobilisation of your vehicle as a result of a breakdown, accident, fire, attempted theft or vandalism at the site of the event:**  
Allianz Global Assistance will organise and pay for the following.  
An event occurring within Belgium or within a 50 kilometre radius of the Belgian border
- 1.1.1 Regarding your vehicle
- 1.1.1.1 On-the-spot, road-side assistance  
Sending a road-side assistance worker who will attempt to get your vehicle operational again.
- 1.1.1.2 An immobilisation of under 4 hours  
If the road-side assistance worker who is sent on-site is unable to get your vehicle operational, the towing of your vehicle to the nearest garage of your car's make or another nearby garage if your make does not have a location near the site of the immobilisation.
- 1.1.1.3 An immobilisation of more than 4 hours  
If your vehicle will be immobilised for more than 4 hours, the towing of your vehicle to the garage you designate near your place of residence.
- 1.1.2 Regarding the insured occupants:  
If your vehicle will be immobilised for more than 4 hours, a replacement car in accordance with the terms and conditions described in SECTION II, I., 4. of these General Conditions.  
In case of injury resulting from a traffic accident involving the insured vehicle, the injured occupants, in as much as a medical repatriation is required, may enjoy the guarantees as provided for under SECTION II, II., 1.1. and 7. of these General Conditions.
- 1.2. An event occurring abroad and outside a 50 kilometre radius of the Belgian border
- 1.2.1 Regarding your vehicle
- 1.2.1.1 On-the-spot road-side assistance  
Sending a road-side assistance worker who will attempt to get your vehicle operational again.
- 1.2.1.2 An immobilisation of under 5 days  
If the road-side assistance worker who is sent on-site is unable to get your vehicle operational, 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 location near the site of the immobilisation.
- 1.2.1.3 An immobilisation of more than 5 days  
If your vehicle will be immobilised for more than 5 days, the repatriation of your vehicle to the garage you designate near your place of residence and the storage costs of your vehicle.
- 1.2.1.4 Shipping of spare parts  
If certain 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, Allianz Global Assistance will organise and pay for their shipment provided that they are available in Belgium.  
Allianz Global Assistance will advance payment of the costs of these parts, however subject to payment or guarantee of the equivalent value of the parts in Belgium, if this amount is over 500 EUR.  
The price of the spare parts and the customs and transit costs advanced by Allianz Global Assistance will need to be reimbursed by you to Allianz Global Assistance within 30 days following their shipment.
- 1.2.1.5 Leaving behind your wreck  
If the vehicle will be immobilised for more than 5 days and if you wish to leave the wreck behind, the costs related to leaving behind the wreck or transporting the wreck out of the country if it cannot stay there.
- 1.2.2 Regarding the insured occupants:
- 1.2.2.1 An immobilisation of under 5 days  
If your vehicle will be immobilised for more than 4 hours, a replacement car in accordance with the terms and conditions described in SECTION II, I., 4. of these General Conditions.  
In case of injury resulting from a traffic accident involving the insured vehicle, the injured occupants, in as much as a medical repatriation is required, will receive the guarantees as provided for under SECTION II, II., 1.1. and 7. of these General Conditions.
- 1.2.2.2 An immobilisation of more than 5 days  
If your vehicle will be immobilised for more than 5 days: either the repatriation of the insured occupants or a replacement car in accordance with the terms and conditions described in SECTION II, I., 4. of these General Conditions.  
In case of injury resulting from a traffic accident involving the insured vehicle, the injured occupants, in as much as a medical repatriation is required, will receive the guarantees as provided for under SECTION II, II., 1.1. and 7. of these General Conditions.
- 1.2.3 Replacement driver  
In case Allianz Global Assistance repatriated the insured occupants and no one is present anymore to operate the repaired vehicle, the transport of a person designated by you or by Allianz Global Assistance, from their place of residence in Belgium in order to return the repaired vehicle to its ordinary location in Belgium and, if necessary, 1 overnight stay in a hotel for this person.
2. **For the Auto Europe Protection contract, the World Full Protection contract and the World Gold Protection contract, in case of immobilisation of your vehicle as a result of a breakdown, accident, fire, attempted theft or vandalism at the site of the event:**  
Allianz Global Assistance will organise and pay for the following.
- 2.1. An event occurring within Belgium or within a 50 kilometre radius of the Belgian border
- 2.1.1 Regarding your vehicle

- 2.1.1.1 On-the-spot road-side assistance  
Sending a road-side assistance worker who will attempt to get your vehicle operational again.
- 2.1.1.2 An immobilisation of under 4 hours  
If the road-side assistance worker who is sent on-site is unable to get your vehicle operational, the towing of your vehicle to the nearest garage of your car's make or another nearby garage if your make does not have a location near the site of the immobilisation.
- 2.1.1.3 An immobilisation of more than 4 hours  
If your vehicle will be immobilised for more than 4 hours, the towing of your vehicle to the garage you designate near your place of residence.
- 2.1.2 Regarding the insured occupants:  
If the period of immobility of your vehicle is longer than four hours, you have a choice between: either receiving a payment of 70 EUR per insured occupant - up to 140 EUR if you are travelling alone - for the necessary extra costs caused by the immobilisation to pay for a hotel or local transport;  
or, if your vehicle will be immobilised for more than 4 hours, you are entitled to a replacement car in accordance with the terms and conditions described in SECTION II, I., 4. of these General Conditions.
- 2.2. An event occurring abroad and outside a 50 kilometre radius of the Belgian border.
- 2.2.1 Regarding your vehicle
- 2.2.1.1 On-the-spot road-side assistance  
Sending a road-side assistance worker who will attempt to get your vehicle operational again.
- 2.2.1.2 An immobilisation of under 5 days  
If the road-side assistance worker who is sent on-site is unable to get your vehicle operational, 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 location near the site of the immobilisation.
- 2.2.1.3 An immobilisation of more than 5 days  
If your vehicle will be immobilised for more than 5 days, the repatriation of your vehicle to the garage you designate near your place of residence and the storage costs of your vehicle.
- 2.2.1.4 Shipping of spare parts  
If certain 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, Allianz Global Assistance will organise and pay for their shipment provided that they are available in Belgium.  
Allianz Global Assistance will advance payment of the costs of these parts, however subject to payment or guarantee of the equivalent value of the parts in Belgium, if this amount is over 500 EUR.  
The price of the spare parts and the customs and transit costs advanced by Allianz Global Assistance will need to be reimbursed by you to Allianz Global Assistance within 30 days following their shipment.
- 2.2.1.5 Leaving behind your wreck  
If the vehicle will be immobilised for more than 5 days and if you wish to leave the wreck behind, the costs related to leaving behind the wreck or transporting the wreck out of the country, if it cannot stay there.
- 2.2.2 Regarding the insured occupants:
- 2.2.2.1 An immobilisation of under 5 days  
If the period of immobility of your vehicle is longer than 24 hours, you have a choice between: either receiving a payment of 140 EUR per insured occupant - up to 280 EUR if you are travelling alone - for the necessary extra costs caused by the immobilisation to pay for a hotel or local transport;  
or, if your vehicle will be immobilised for more than 4 hours, you are entitled to a replacement car in accordance with the terms and conditions described in SECTION II, I., 4. of these General Conditions.
- 2.2.2.2 An immobilisation of more than 5 days  
If your vehicle will be immobilised for more than 5 days and your vehicle is left behind or repaired on-site or repatriated by Allianz Global Assistance, you are entitled to:
- 2.2.2.2.1 For the Europe Comfort Protection contract and the World Full Protection contract:  
either repatriation of the insured occupants;  
or payment of the extra hotel costs resulting from your immobilisation for an amount of up to 70 EUR per day and per insured occupant - up to 140 EUR if you are travelling alone; the compensation paid for the extra hotel costs must not, in any case, exceed the amount that Allianz Global Assistance would have assumed in case of repatriation of the insured occupants;  
or, if your vehicle will be immobilised for more than 4 hours, you are entitled to a replacement car in accordance with the terms and conditions described in SECTION II, I., 4. of these General Conditions.
- 2.2.2.2.2 For the World Gold Protection contract:  
either repatriation of the insured occupants;  
either repatriation of the insured occupants;  
or payment of the extra hotel costs resulting from your immobilisation for an amount of up to 70 EUR per day and per insured occupant - up to 140 EUR if you are travelling alone; the compensation paid for the extra hotel costs must not, in any case, exceed the amount that Allianz Global Assistance would have assumed in case of the repatriation of the insured occupants;
- AND  
either a replacement car in accordance with the terms and conditions described in SECTION II, I., 4. of these General Conditions.  
or the continuation of your trip.
- 2.2.3 Replacement driver  
In case Allianz Global Assistance repatriated the insured occupants and no-one is present anymore to operate the repaired vehicle, the transport of the person designated by you or by Allianz Global Assistance, from their place of residence in Belgium in order to return the repaired vehicle to its ordinary location in Belgium and, if necessary, 1 overnight stay in a hotel for this person.
3. **Assistance in case of theft for the Auto Europe Protection contract, the Europe Comfort Protection contract, the World Full Protection contract and the World Gold Protection contract**  
If your car is stolen during a trip, Allianz Global Assistance will organise and pay for the following:

- 3.1. Regarding your vehicle
- 3.1.1 If 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:  
One transport ticket for a person designated by you, from their place of residence in Belgium, in order to return your vehicle to its ordinary location in Belgium and, if necessary, 1 overnight stay in a hotel for this person.
- 3.1.2 If your vehicle is found back and is no longer operational:  
If this happens within 6 months of the vehicle being stolen and you have not been held harmless by an insurer:
- 3.1.2.1 If you wish to recover your vehicle:
- 3.1.2.1.1. If the period of immobilisation of your vehicle is under 5 days:  
After your vehicle has been made operational again, one transport ticket for the person designated by you, from their place of residence in Belgium, in order to return the repaired vehicle to its ordinary location in Belgium and, if necessary, 1 overnight stay in a hotel for this person.
- 3.1.2.1.2. If the period of immobilisation of your vehicle is more than 5 days:  
Repatriation of your vehicle.
- 3.1.2.2 If you wish to leave behind your vehicle:  
The costs related to leaving behind the wreck or transporting the wreck out of the country if it cannot stay there.
- 3.2. Regarding the insured occupants:
- 3.2.1 On-the-spot  
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 1 night.
- 3.2.2 Your repatriation  
If your car is not found back within 24 hours: either the repatriation of the insured occupants;  
or a replacement car in accordance with the terms and conditions described in SECTION II, I., 4. of these General Conditions. The costs for this replacement car may not exceed the costs that Allianz Global Assistance would have assumed in case of repatriation of the insured occupants.
- 3.2.3 For the World Gold Protection contract:  
If your car is not found back within 24 hours:  
Repatriation of the insured occupants;
- AND  
either a replacement car in accordance with the terms and conditions described in SECTION II, I., 4. of these General Conditions.  
or the continuation of your trip.
4. **Replacement car for the Auto Europe Protection contract, the Europe Comfort Protection contract, World Full Protection contract and World Gold Protection contract**
- 4.1. General  
Allianz Global Assistance will organise and pay for a replacement car, rental category B, for local use if.
- this is provided for under an article of the General Conditions AND
  - your vehicle will be immobilised for a longer period than provided for in SECTION II, I., 4.2 of these General Conditions.
- AND
- if your vehicle was towed by Allianz Global Assistance OR
  - if the policyholder cannot use his vehicle for a period of more than four hours as a result of the theft or the vehicle being beyond repair.
- Allianz Global Assistance will organise and pay for a replacement car in accordance with the provisions of the General Conditions and the Special Conditions and, in any case, never for a period of more than five days unless SECTION II, I., 4.3. or 4.4. of the General Conditions is applied.
- 4.2. Period of immobility required  
If your vehicle will be immobilised for more than 4 hours, Allianz Global Assistance will organise and pay for a replacement car in accordance with the terms and conditions described in these General Conditions.
- 4.3. Exceptional extension abroad for the beneficiaries of a World Gold Protection contract  
If your vehicle is located abroad and outside a 50 km radius of the Belgian border and will be immobilised for more than 5 days, Allianz Global Assistance will organise and pay for a replacement car for a total period of no more than 10 days if the insured party prefers that his immobilised vehicle is not repatriated and if the insured party wishes to wait on-site until the immobilisation of his vehicle has ended. The reimbursement assumed by Allianz Global Assistance in application of this article in conjunction with SECTION II, I., 2.2.2.2. may never exceed the costs that Allianz Global Assistance would have assumed if the insured occupants had been repatriated.
- 4.4. In case of a theft, for the beneficiaries of a World Gold Protection contract  
If the policyholder cannot use his vehicle for a period of more than four hours as a result of the theft, Allianz Global Assistance will organise and pay for a replacement car for a period of thirty days in total.
- 4.5. Payment of the replacement car  
The replacement car referred to in these General Conditions Subject is a category B rental car.  
Allianz Global Assistance will pay for, if this results from these General Conditions and the Special Conditions, the normal rental price and the costs for the legally required insurance policies.  
You are the renter of the vehicle and 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, threshold sum or supplements for any reason.  
Allianz Global Assistance will, under no circumstance, pay for fines received, fuel costs or road tolls.
- 4.6. Condition of the replacement car  
The replacement car must be returned in the same condition as it was delivered to you.  
You will have to, both when picking up and handing back your vehicle, have a detailed report drawn up about the condition of the replacement car to avoid subsequent disputes.  
Allianz Global Assistance cannot be held liable for any costs related to cleaning the interior of the replacement car.
5. **Assistance for your caravan or trailer for the Auto Europe Protection contract, the Europe Comfort Protection contract,**

#### **the World Full Protection contract and the World Gold Protection contract**

- If your caravan or trailer is pulled by your insured vehicle during a trip:  
In case of immobilisation of your caravan or trailer as a result of a breakdown, accident, attempted theft, fire, theft or vandalism, Allianz Global Assistance will organise and pay for the same assistance as described in the General Conditions, as for your vehicle except for the performances regarding the insured occupants.  
If you returned to your place of residence and your caravan or trailer was repaired or recovered in an operational state on-site, Allianz Global Assistance will only pay your fuel costs for an amount of up to 75 EUR to return your caravan or trailer to your place of residence.
- 5.2 Allianz Global Assistance will organise and pay for the towing, transport or repatriation costs in case of:
- payment and organisation by Allianz Global Assistance of the repatriation of your towing vehicle as a result of the application of these General Conditions;
  - payment and organisation of leaving behind the wreck of your towing vehicle as a result of the application of these General Conditions;
  - the theft of your towing vehicle.

#### **6. Assistance for your pleasure boat for the Auto Europe Protection contract, the Europe Comfort Protection contract, the World Full Protection contract and the World Gold Protection contract**

Allianz Global Assistance will organise and pay for the repatriation of your pleasure boat in the cases mentioned under SECTION II, I., 5. and 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.

## II. Assistance Persons

For the beneficiaries of the Auto Europe Protection contract, Allianz Global Assistance only undertakes to provide the performances as described in SECTION II, II., 1.1. and 7. of these General Conditions and only after a traffic accident involving the insured vehicle (see also SECTION II, I., 1.1.2., 1.2.2.1. and 1.2.2.2.).

For the Classic Protection contract, Europe Comfort Protection contract, World Full Protection contract and World Gold Protection contract, Allianz Global Assistance commits to the following performances:

1. **Transport, return or repatriation**
- 1.1. Of the ill or injured patient  
If your health situation during your trip, as a result of your accident or illness, requires a transport or repatriation, Allianz Global Assistance organises and pays for your transport from the location 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 and, if necessary, the treating physician in Belgium, with your health condition being the sole decisive factor.
- 1.2. Of an accompanying person  
The organisation and payment of the transport of one insured person to accompany you to your place of residence or to the hospital if you are transported or repatriated by Allianz Global Assistance as provided for under SECTION II, II., 1.1.
- 1.3. Of the other insured persons
- 1.3.1 Hospital visit  
Allianz Global Assistance will pay for and organise 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.
- 1.3.2 Repatriation  
If Allianz Global Assistance carries out a medical repatriation of an insured person, Allianz Global Assistance will also organise and pay for 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.
- 1.3.3 Insured children under 18 years of age.  
If, due to medical reasons, you cannot take care of the insured children under 18 years of age accompanying you and no travel companion can take over their care, Allianz Global Assistance will organise and pay for the transport there and back of a person designated by the family or a hostess, from their place of residence in Belgium, to provide aid to the insured children under 18 years of age during the repatriation. Allianz Global Assistance will reimburse a maximum of 1 overnight hotel stay for this person.  
Lastly, Allianz Global Assistance will organise and pay for the repatriation of the insured children under 18 years of age, if they cannot return as planned.
2. **Medical costs**  
If you pay the medical costs resulting from an illness or accident occurring abroad, Allianz Global Assistance will pay what is described below in this article, after deducting the consideration to which you are entitled from the Social Security scheme, your health insurance or other insurance covering this risk.  
The total sum of these payments will be limited to a maximum of:
- For the Europe Comfort Protection contract: 50,000 EUR;

- for the World Full Protection contract: 125,000 EUR;
  - For the Classic Protection contract: 250,000 EUR;
  - For the World Gold Protection contract: unlimited.
- 2.1. Medical costs abroad. In case of a hospital admission, Allianz Global Assistance may advance the medical costs.
- 2.2. Local transport abroad, to the nearest physician or nearest hospital to receive first aid, up to an amount of 1,000 EUR.
- 2.3. Local transport abroad, by ambulance, if prescribed by a physician.
- 2.4. For the Classic Protection contract, the World Full Protection contract and the World Gold Protection contract:  
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 compensation to which you are entitled from the Social Security scheme, your health insurance or other insurance covering this risk.
3. **Replacement driver**  
If, as a result of Allianz Global Assistance's intervention following an illness, accident or death, the insured vehicle can no longer be operated by the driver or another passenger, Allianz Global Assistance will organise and pay for a person designated by you or by Allianz Global Assistance to return the vehicle to its usual location in Belgium, together with the insured occupants, trailer or caravan and luggage that could not be taken along by the repatriated persons and, if necessary, 1 overnight hotel stay for this person.
4. **Accommodation costs**  
Under this SECTION II, II., 4. Allianz Global Assistance commits to either what is mentioned under 4.1. or under 4.2.
- 4.1. Extending the stay  
If you need to extend your stay as a result of your illness or accident, on medical orders:
- Allianz Global Assistance will pay up to 7 overnight hotel stays for you and one insured person for an amount of up to 620 EUR in total;
  - Allianz Global Assistance will organise and pay for the repatriation of the insured persons if they cannot return as planned.
- 4.2. Improvement of your accommodation  
If you need to improve your accommodation as a result of your illness or accident, on medical orders, Allianz Global Assistance will pay the additional costs for a period of up to 7 nights for you and one insured person for an amount of up to 620 EUR in total.
5. **Hospital visit**  
If you are admitted to hospital while travelling, as a result of your illness or accident, Allianz Global Assistance guarantees the following.
- 5.1. Children under 18 years old  
If you are under 18 years old and are travelling without your parents:
- Allianz Global Assistance will organise and pay for the transport on-site and back of your parents from their place of residence, to join you at the hospital;
  - Allianz Global Assistance will pay up to 7 overnight hotel stays for your parents.
- 5.2. Adults travelling alone  
If you need to stay in hospital for more than 5 days and you are travelling alone:
- Allianz Global Assistance will organise and pay for the transport on-site and back of a person designated by you or a relative, from their place of residence in Belgium, to join you at the hospital;
  - Allianz Global Assistance will reimburse a maximum of 7 overnight hotel stays for this person.
- 5.3. Supervision of insured children under 18 years of age  
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, the coverage of SECTION II, II., 1.3.3. applies.
6. **Curtailing your trip abroad**
- 6.1. Due to the death or hospital admission in case of serious and immediate mortal danger of:
- 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 (children, grandchildren, parents, in-laws, grandparents, brothers (in law) and sisters (in law));
  - one of your professional co-workers, if your presence is required to replace him;
  - the person who, during your trip, supervises your underaged children or any disabled person living with you.
- If any of these events occur, Allianz Global Assistance will organise and pay for the following, to allow you to attend the funeral or visit them in hospital:  
either the repatriation of the insured persons;  
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.
- 6.2. Due to the hospital admission, as a result of illness or accident, of your child under 18 years of age not accompanying you on your trip, occurring during your trip abroad.  
In this case, Allianz Global Assistance will organise and pay for your repatriation if the treating physician expects that the child will need to remain in hospital for more than 48 hours and if your early return is justified given the graveness of the 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 contacting the treating physician, will keep you informed of how your child's health condition is evolving.
7. **Death of an insured person**
- 7.1. Abroad and outside a 50 kilometre radius of the Belgian border.  
Allianz Global Assistance will pay the repatriation of the remains from the place of death to the burial site in Belgium. These costs include a zinc coffin, embalming and customs costs.  
Allianz Global Assistance will also pay for 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.

Allianz Global Assistance will also pay for 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.

Lastly, Allianz Global Assistance will organise and pay for the repatriation of the insured persons if they cannot return as planned.

7.2. During a trip within Belgium or within a 50 kilometre radius of the Belgian border

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

#### 8. Search and rescue costs and ski pass

8.1. Search and rescue costs abroad:

Allianz Global Assistance will pay for the operations of a search and/or rescue service following your accident or disappearance. Payment is limited to:

- 3,750 EUR per insured person for the Europe Comfort Protection contract, the World Full Protection contract and the Classic Protection contract;  
- 6,250 EUR per insured person for the World Gold Protection contract;

8.2. Your ski pass:

Allianz Global Assistance will reimburse 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.

#### 9. Shipment of medication and medical equipment

If you lost your medication, prostheses, glasses or contacts abroad, or if these items were stolen abroad, Allianz Global Assistance will organise for them to be replaced and Allianz Global Assistance will pay for 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 Belgian Social Security system. Nonetheless, you need to obtain 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 payment of the purchase price by Allianz Global Assistance.

#### 10. Loss or theft of your travel belongings or documents

10.1. Travel belongings

If you lost your travel belongings abroad or if your travel belongings were stolen abroad, Allianz Global Assistance will organise and pay for the shipment of a suitcase with personal belongings. These need to be delivered to Allianz Global Assistance by a person designated by you.

10.2. Transport tickets

If you lost your transport tickets abroad or if they were stolen abroad, Allianz Global Assistance will organise your repatriation, provided that you or a person designated by you, pay the costs of the transport tickets to Allianz Global Assistance first.

10.3. ID documents

If you lost your ID documents (ID card, passport, driving license, license plate or visa) abroad or if these documents were stolen abroad, Allianz Global Assistance will reimburse the administrative costs for an amount of up to 125 EUR to get them replaced, provided that you complied with all of the formalities required abroad, such as filing a report with the competent bodies, police, embassy, consulate, etc....

#### 11. Psychological assistance for the World Gold Protection contract:

Allianz Global Assistance will organise and pay for any psychological assistance that may be required following a psychological trauma sustained during an insured event if this assistance was prescribed by a physician.

In any case, this assistance will be limited to five sessions with a licensed psychologist or psychotherapist in Belgium.

If you are located abroad when the need for psychological assistance arises and it is required immediately, it will be provided over the phone. The psychological trauma must be caused by an event that can make a very strong impression on a normal and psychologically sound person.

#### 12. Sports activities and rental of sports equipment for the World Gold Protection contract:

The reimbursement of 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. Flat fee compensation under the World Gold Protection contract

Allianz Global Assistance provides for a flat fee consideration if you need to be admitted to hospital abroad as a result of your illness or accident.

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 consideration is limited to 1,000 EUR per person admitted to hospital.

### III. Home Assistance

For the Classic Protection contract, Europe Comfort Protection contract, World Full Protection contract and World Gold Protection contract, Allianz Global Assistance commits to the following performances:

#### 1. Information service

Allianz Global Assistance will inform you of the address and telephone number of the following medical service providers in Belgium:

- hospitals and clinics;
- ambulance services in your area;
- institutions for home care;
- medical equipment rental companies;
- spas;
- rehabilitation centres;
- pharmacies and on-call physicians;
- retirement homes in your area;

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 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. Provision of medical services

Provision of medical services in case you are urgently admitted to hospital as a result of an unexpected illness or accident, happening to you at your place of residence and after receiving urgent medical first aid. The hospital admission must have been prescribed by a physician.

2.1. The organisation of your hospital admission, i.e. reservation of a bed.

2.2. The organisation and payment of transport by ambulance to a nearby hospital or a hospital that is better suited to your medical situation.

2.3. The organisation and payment of your transport to a hospital in Belgium that is better suited to your medical situation, upon advice by and in consultation with the treating physician.

2.4. The organisation and payment of your transport to return to your place of residence, if your hospital stay lasted for more than three nights and you are unable to travel by yourself.

2.5. Reimbursement for someone to take care of your dog or cat, provided that they have received the vaccinations required, for an amount of up to 65 EUR.

2.6. Reimbursement for someone to assist your family: if your hospital admission in Belgium lasts for more than 3 nights, Allianz Global Assistance, for the duration of your admission, or for the week following the admission, will reimburse:  
either the outbound and return trip from/to your place of residence of a person of your choice residing in Belgium;  
or the initial costs of a housekeeper of your choice, in your home, for an amount of up to 125 EUR.

2.7. Regarding your insured children younger than 18 years old, in case of an accident:

- Reimbursement of the costs for someone to assist your family, for an amount of up to 125 EUR if your hospital admission lasts for longer than 3 nights.
- consideration of the costs for a child minder, for an amount of up to 125 EUR if your hospital admission lasts for longer than 48 hours.

2.8. Regarding your grandchildren, younger than 15 years old, who stay in your home or at your holiday address in Belgium: the organisation and payment of the outbound and return trip of a person residing in Belgium designated by the family or of a hostess to return your grandchildren to their place of residence in Belgium. If their parents are absent, they will be confined to a family you designate.

#### 3. Material damage to your home

If your home suffers major and sudden material damage, which could not be foreseen and this damage absolutely requires your presence, Allianz Global Assistance guarantees the following.

3.1. Regarding the insured persons:

The reservation and payment of 1 overnight hotel stay for the insured persons.

The organisation and payment of the transport by taxi of the insured persons to a hotel near to your home, if they are unable to travel by their own means.

Reimbursement of the costs for the babysitter of your underaged children for an amount of up to 125 EUR.

3.2. Regarding your belongings

The organisation and payment 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.

Payment 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. Payment of the removal of the furniture left behind in your home, to your new place of residence in Belgium if your home is still uninhabitable after 30 days for an amount of up to 250 EUR. This removal must occur within 60 days after the damage occurred.

3.3. Your return from your stay abroad

If, while you are travelling abroad, your home, second home or professional premises suffer major and sudden material damage, which could not be foreseen and this damage absolutely requires your presence and your presence cannot be postponed, Allianz Global Assistance will organise and pay for the outbound and return trip of one insured person.

The return trip should take place within 8 days following the repatriation and before the end of the scheduled end of the trip.

#### 4. Locksmith

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, preventing you from entering your home, Allianz Global Assistance will pay for the transport and emergency intervention costs of a locksmith for an amount of up to 100 EUR and limited to one instance per insurance year.

You will need to prove your capacity of occupant of the home in question.

### IV. Additional services valid for all contracts

#### 1. Transfer of money

In case a type of assistance is provided, as insured under this contract, while you are abroad, Allianz Global Assistance can make money available to you for an amount of up to 2,500 EUR, provided that the equivalent was previously paid to Allianz Global Assistance.

#### 2. Travel belongings left behind abroad

In case of a repatriation or transport insured by this contract and if none of the travel companions is able to bring back the goods, Allianz Global Assistance will organise and pay for the transport of your travel belongings and bicycle for an amount of up to 200 EUR in total, unless you were to pick up your vehicle yourself or Allianz Global Assistance repatriates your car.

#### 3. Your pets

3.1. Repatriation

In case of a repatriation or transport insured by this contract and if none of the travel companions is able to bring back the animals, Allianz Global Assistance will organise and pay for the transport of your dog or cat accompanying you, provided that the animal has received the mandatory vaccinations, for an amount of up to 200 EUR in total. The quarantine and/or veterinary costs necessary for transport are to be borne by you.

3.2. Veterinary costs

If your dog or cat accompanying you abroad was the subject of an illness or accident, Allianz Global Assistance will reimburse the costs of a veterinarian for an amount of up to 65 EUR, provided that your dog or cat has received the mandatory vaccinations.

#### 4. Telecommunication costs abroad

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

#### 5. Legal assistance abroad

Allianz Global Assistance undertakes to do the following:

5.1. Payment 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 involving your insured vehicle abroad.

5.2. You are prosecuted abroad because of a traffic accident involving your insured vehicle:

5.2.1 Payment of an amount of up to 1,250 EUR of the fees of your foreign lawyer.

5.2.2 Advancing an amount in bail abroad, as part of criminal proceedings, for an amount of up to 12,500 EUR, 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 payment by Allianz Global Assistance. If the local government clears the bail paid before the end of this period, you will need to reimburse it immediately to Allianz Global Assistance.

#### 6. Passing on an urgent message

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

#### 7. 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.

#### 8. 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.

### SECTION III TRAVEL INSURANCE

#### I. Travel belongings

##### 1. The amount insured

The amount insured is 2,000 EUR per insured person.

##### 2. The guarantee

Your travel belongings are insured, subject to the conditions of these General Conditions and the Special Conditions, against:

- 2.1. Theft.
- 2.2. Partial damage or total loss.
- 2.3. Loss while in custody of a public transport company
- 2.4. Delays in delivery to the holiday destination by at least 12 hours, while in custody of a public transport company.

##### 3. Theft Your travel belongings are insured 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 of theft involving physical violence while the travel belongings were supervised or worn by you;

##### 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 compensated, 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 pay the actual damage suffered. No account is taken of damage that was incurred indirectly.
- 4.5. If the travel belongings are found back unexpectedly after theft, final loss 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. In any case, the amount in damages is limited to the insured amount.  
The amount in damages is also limited to:
  - 4.6.1 50% of the amount insured per insured person, for:
    - each individual object;
    - all valuable objects together (see also SECTION I, 17.4.1.1.);
    - 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;
  - 4.6.2 The 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;
  - 4.6.3 Strictly necessary purchases for an amount of up to 500 EUR per insured person, in case of delays in delivery to the holiday destination by at least 12 hours, while in custody of a public transport company. If it turns out these travel belongings have been lost and cannot be recovered, this consideration will be deducted from the indemnity you will receive. In total, unless you agreed to pick up your vehicle yourself or Allianz Global Assistance repatriates your car.

## II. Travel Accident Capital

1. **The amount insured**  
The amount insured is 12,500 EUR per insured person.
2. **The guarantee**
  - 2.1. in case of death of an insured person as a result of an accident abroad, and within a one year period following the accident, the amount insured is paid 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 15 years of age, payment of the amount insured is replaced by payment 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 your injuries following an accident abroad, 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.

## III. Compensation Trip

1. **The guarantee**  
Provided that you had a travel contract, Allianz Global Assistance will reimburse the cost of the trip/rental price. The reimbursement 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.
2. **Amounts insured**  
The amount insured is the cost of the trip/rental price of the aborted travel contract.  
However, the maximum amount of the indemnification is 1,250 EUR/insured person.  
The maximum amount of the indemnification for the World Gold Protection contract is 2,000 EUR/insured person (4,000 EUR/insured person if this option was taken out).
3. **Scope**
  - 3.1 The "Compensation Trip" guarantee only applies in case a Europe Comfort Protection contract, World Full Protection contract or a World Gold Protection contract was taken out.
  - 3.2 You are repatriated early as a result of your illness or accident, for medical reasons:  
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.
  - 3.3 The total loss of your vehicle as a result of an accident occurring 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.
  - 3.4 You are repatriated early as a result of 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, Allianz Global Assistance offers you a compensation trip with a value calculated on the basis of the insured amount and in proportion to

your remaining number of nights.  
The remaining nights are the nights starting from 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 aborted travel contract.

## IV. Cancellation

1. **The guarantee**  
Allianz Global Assistance guarantees the following up to a maximum of twice per insurance year per family:
  - 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 reimbursement is also limited to the extra costs for rebooking your rental vehicle to a similar rental vehicle with a smaller capacity 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 your trip late.
2. **For which amounts are you insured?**
  - 2.1. Amount insured  
The maximum amount insured is 2,000 EUR/insured person (4,000 EUR/insured person if this option was taken out) and 10,000 per trip. Allianz Global Assistance will not reimburse amounts of less than 150 EUR per claim.
  - 2.2. Allianz Global Assistance's intervention depends on when you need to cancel and is limited to the following amounts:
    - if you cancel more than 30 days prior to the departure of your trip: Allianz Global Assistance will bear a maximum of 10% of the purchase price of your trip;
    - if you cancel between 30 and 14 days prior to the departure of your trip: Allianz Global Assistance will bear a maximum of 20% of the purchase price of your trip;
    - if you cancel between 14 and 7 days prior to the departure of your trip: Allianz Global Assistance will bear a maximum of 50% of the purchase price of your trip;
    - if you cancel between 7 and 1 days prior to the departure of your trip: Allianz Global Assistance will bear a maximum of 75% of the purchase price of your trip;
    - if you cancel on the day of the departure of your trip (no show): Allianz Global Assistance will bear a maximum of 100% of the purchase price of your trip;
 These amounts do not apply if the cancelled trip was organised by an airline or a professional Belgian tour operator or travel agent.
3. **In which cases does the guarantee apply?**  
Provided that the reason invoked constitutes a major impediment, preventing you from undertaking your booked trip, you and any other insured person can only cancel in the following cases:
  - 3.1. Illness, accident or complication during the pregnancy of:
    - you;
    - 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.
    - 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.
  - 3.2. Death of:
    - you;
    - 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 or any minor blood relation or other relative up to the third degree;
    - 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.
  - 3.3. Your pregnancy as such if the trip was planned 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.
  - 3.4. Because of the parturition before the 33rd week of the pregnancy of any blood relation or other relative up to and including the second degree.
  - 3.5. Major and sudden material damage to your home, second home or

- 3.6. Removal or kidnapping of:
  - you;
  - 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.
- 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 48 hours 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 the 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:
  - you were registered as a job-seeker with the Flemish Employment Agency (V.D.A.B.) or another competent government body;
  - or had been studying in the last 3 months, or completed your training.
- 3.11. You are a professional soldier and you need to depart on 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 the adoption of a child;
  - to be heard as a witness pursuant to a writ from the court;
  - as a member of the jury for a Grand Jury trial.
- 3.14. Your divorce, provided that the procedure was initiated before the court after your booking the trip and you provide us with an official document.
- 3.15. Your legal separation, provided that one of both partners changed their domicile after booking the trip and you provide us with an official document.
- 3.16. 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.
- 3.17. Theft of your ID documents or visa within 48 hours prior to your departure, provided that this theft was reported to the competent bodies.
- 3.18. The visa you need to undertake the package holiday you booked is refused.
- 3.19. You are denied access to your country of destination, provided that you hold all of the legally required documents.
- 3.20. The sudden death of dog, cat or horse, 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.
- 3.21. 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 between the time of booking the trip and 30 days after returning from your trip, as it was originally planned for.
- 3.22. An elderly blood relation or relative of up to the second degree needs to leave the retirement home he/she is staying at unexpectedly, within 30 days prior to the originally scheduled departure date of your trip, provided that you can provide Allianz Global Assistance with a written certificate from the facility in question.
- 3.23. 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

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.

**General number:**  
Tel. +32 2 290 64 11  
Fax +32 2 290 64 19

**Assistance number 24/7u**  
Tel. +32 2 290 61 00  
Fax +32 2 290 61 01

[www.allianz-global-assistance.be](http://www.allianz-global-assistance.be)