

Group Travel & Special Events

General Conditions

CHUBB®

Accident & Health

Art. 1 – General definitions

For the purposes of this policy, the following definitions shall apply:

- a) Company: the insurance company Chubb European Group Limited an insurance company approved under code number FSMA 2312.
- b) Policyholder: the party taking out the policy.
- c) Insured: any individual covered under this policy.
- d) Beneficiary: the individual or legal entity, specified in the General Terms of this policy, who is to receive from the Company the indemnity payable by the latter following a loss covered under this policy.
- e) Accident: a sudden and unforeseen event of which one of the causes is external to the Insured and which results in bodily injury.

The following are treated in the same way as accidents:

- infections resulting directly from a covered accident, excluding any infection which is the result of human or other intervention following the occurrence of the covered accident;
 - poisoning and bodily injuries due to the non-intentional absorption of toxic or corrosive substances;
 - asphyxia due to the unforeseen action of noxious gases or fumes;
 - drowning and infectious diseases which are the result of accidentally falling into water or infected liquid;
 - frostbite, heatstroke, sunstroke, starvation and exhaustion following shipwreck, forced landing, landslides, avalanches and floods;
 - bodily injuries resulting from assaults or attacks of which the Insured is the victim, unless it is proved that he played an active part as the perpetrator or instigator of these events.
- f) Illness: for the purposes of this policy, illness means any involuntary and medically-detectable ill health.

The following are not considered to be illnesses under the terms of this policy:

- a) illnesses, accidents and/or abnormalities (congenital or otherwise) which existed prior to or at the inception of this policy and about which the Policyholder or Insured was aware at that time, or should reasonably have been aware of given the appearance of the symptoms of the said illness or abnormality;
 - b) aesthetic corrections and the like;
 - c) mental illness or nervous disorders, neuroses, psychoses, rest cures or the like giving rise to a stay in a psychiatric clinic, in the psychiatric department of a hospital, or in any other establishment which is essentially a rest home, convalescent home or the like which specialises in the treatment of alcoholics, drug addicts, the mentally ill or the elderly;
 - d) occupational diseases for which an indemnity is paid under the statutory scheme applicable to occupational diseases.
- g) Doctor: any individual legally qualified to practise medicine by virtue of holding a diploma of doctor of medicine registered with the Medical Association; outside of Belgium, any individual in the country in question legally qualified to practise medicine there in a similar context to that practised by a doctor in Belgium. Should the injury suffered by the Insured require recourse to dentistry, persons legally qualified to practise dentistry in the country where their services are provided, shall be treated in the same way as doctors. This shall be expressly limited to the necessary involvement of these dentists in respect of an accident covered by this policy.
- h) Hospital: a public or private hospital means any establishment which meets the legal requirements of the country in which it is situated and which:
- receives and treats sick or injured persons as in-patients;
 - only admits sick or injured persons as in-patients under the supervision of the doctor or doctors attached thereto and who must be on duty there;
 - maintains in working order sufficient medical equipment to diagnose and treat such ill or injured persons and, if necessary, is able to carry out surgical operations in-house or within a regulated establishment;

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- provides care by or under the supervision of nursing staff.
- i) Group travel: travel by the Insured from Belgium to a destination in another country. Cover is granted from as soon as the Insured leaves his home or place of work in Belgium and ends upon his return to either his home or his place of work.
- j) Special event: cultural or sporting events, leisure events such as open days, festivals or excursions which take place in Belgium.
Cover is granted during these events, as well as on the journey to and from the location of the event.

Art. 2 - Validity and term

Cover is granted for the term specified in the Schedule and from the date specified therein, but no sooner than midnight on the day following the date on which the Company receives the copy intended for it.
However, cover shall not be granted until the premium is paid to the broker.
The policy will not be tacitly renewed upon expiry because of its particular nature.

Art. 3 - Territorial limits

The policy is valid worldwide.

Art. 4 - Age limit

This policy only applies to persons under 70 at the time of taking out the insurance.

Art. 5 - Sports

Accidents resulting from taking part in a sport as an amateur are covered, including taking part in matches and competitions.

Exclusions:

- sporting activities carried on in conditions such that they are considered by specialists to be reckless, such as failure to comply with instructions or safety measures;
- sports requiring the use of land or waterborne vehicles, as well as any forms of speed races using similar equipment;
- official skiing, ski-jumping and bobsleigh competitions, as well as the training for such competitions; mountaineering and mountain climbing generally;
- boxing or wrestling matches (however, judo is covered);
- flying aircraft and helicopters, gliding, parachuting and all aerial sports in general.

Art. 6 - Motorcycles

The benefits will be halved in the event of an accident resulting from the use, as the driver or passenger, of a motorcycle with an engine capacity of more than 50 cc.

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Art. 7 - Insurance of accidental bodily injury - Obligations of the company

Death

If the Insured dies within 3 years following an accident covered by the policy, the Company shall pay the designated beneficiary or, otherwise, the legal heirs, excluding the State, the lump sum specified in the Schedule.

If the Insured's body has not been found following an aircraft accident, shipwreck, destruction of another means of public transport or in the event of the disappearance of an aircraft, boat or other means of public transport, and if no news has been received of the Insured, the other passengers or the members of the crew within 3 years following the day of the destruction or disappearance, it shall then be presumed that the Insured has died as a result of an accident which occurred at the time of the disappearance or destruction.

If the Insured is aged under 5 at the time of the accident, the Company shall only reimburse or pay the funeral expenses actually incurred, up to a maximum of EUR 2,500.00.

Permanent disablement

If the accident results in the Insured being permanently disabled, the Company shall pay the Insured a lump sum calculated based on the sum insured and proportional to the degree of disablement as set out in the Official Belgian Disability Scale (B.O.B.I.), by mutual agreement between the doctor appointed by the Insured and the Company's doctor.

The degree of disablement is determined as soon as the Insured's condition has stabilised and no later than 3 years from the date of occurrence of the accident.

The anatomical loss of limbs or organs the function of which had already been lost prior to the accident, shall not give rise to indemnity.

Indemnity for injuries to limbs or organs which are already disabled shall only be provided in respect of the difference between the condition prior to and after the accident.

Assessment of injuries to a limb or organ cannot be influenced by the pre-existing disability of another limb or organ.

Temporary disablement

The daily indemnity set out in the Schedule is payable from the 31st day following the accident for up to a maximum of 365 days, if the Insured is unable to carry on his profession or manage his affairs or is obliged to stay indoors all the time, if he does not have a profession.

This indemnity shall be reduced proportionally, and in any event by half, as soon as the Insured is able to partially resume his profession or is partially able to manage his affairs or is no longer obliged to stay indoors, if he does not have a profession. Unless agreed otherwise, the daily indemnity shall be paid to the victim.

This cover is optional and cannot, under any circumstances, be taken out for persons aged under 18.

Exclusions:

The following accidents are excluded from the cover provided by this policy:

- due to a physical or psychological defect on the part of the Insured. However, injuries resulting from a fall, collision or any other similar accidental event are still covered, even if the fall, collision or accidental event in question is the result of feeling faint, vertigo, cramp or temporary loss of consciousness;
- due to the influence of alcoholic beverages, unless it is established that, at the time of the accident, the Insured had a blood alcohol level below that permitted by the legislation of the country in which the accident occurred, unless he can prove that there is no causal link between the accident which occurred and his condition under the influence of alcoholic beverages;
- caused by the influence of using drugs, stimulants or similar medicines, unless it is established that the use of such medicines is in accordance with a doctor's prescription and that the Insured followed the instructions thereof, unless he can prove that there is no causal link between the accident which occurred and his condition under the influence of these drugs, stimulants or similar medicines;
- caused by an intentional action on the part of the Insured or beneficiary of the policy, by suicide or attempted suicide, by voluntarily taking part in crimes or offences;
- caused by any civil war or riots and civil commotion, international military conflicts or military uprisings

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and disturbances. However, cover shall still be granted to the Insured for 14 days from the start of hostilities where he is taken by surprise abroad by the occurrence of such events;

- resulting from the voluntary handling by the Insured of a prohibited weapon of war or firearm;
- due to thermal, mechanical, radioactive and other effects, caused by any modification of any kind to the atomic structure of matter;
- due to the artificial acceleration of atomic particles;
- due to radiation emanating from radioisotopes;
- occurring during the course of a flight in an aeroplane, helicopter or other aircraft if the Insured is a member of the crew or carries out, during the flight, a professional or other activity related to the flight;
- that take place during a travel booked as a passenger, pilot or aircrew member of any privately chartered aircraft or on a non-scheduled passenger airline flight.

Art. 8 - Treatment costs

a) Accidents occurring in Belgium and abroad: Up to the maximum amount specified in the Schedule, the Company shall reimburse the Insured for essential treatment costs directly resulting from an accident. Treatment costs means medical, pharmaceutical, surgical or hospitalisation costs, provided that the treatment has been prescribed or ordered by a doctor.

b) Illnesses abroad:

If, during the course of a trip, an Insured incurs essential treatment costs, directly resulting from an illness, the Company shall reimburse these costs, up to the maximum amount stated in the Schedule.

Treatment costs means medical, pharmaceutical, surgical or hospitalisation costs incurred during a stay abroad, provided that the treatment has been prescribed or ordered by a doctor.

In addition to the costs incurred in the event of an illness or accident abroad, the Company shall also cover costs resulting therefrom in Belgium. However, this extension of cover shall only be granted where a doctor at the place of residence abroad has written a medical certificate describing the injury or symptoms and mentioning the need for medical follow-up in Belgium. However, this intervention shall be limited to a maximum of 3 months following the return to Belgium.

The indemnities covered shall, where applicable, be provided in addition to any reimbursements to which the Insured may be entitled in respect of the same risk from the *Social security* or any other welfare body.

In the event that, in accordance with these General Terms, the amounts payable by the Company are halved, the Insured shall pay an excess equal to 50% of the treatment costs reimbursable by the Company.

Exclusions:

A. Common exclusions in respect of accidents and illnesses.

No cover is provided under this policy and, consequently, no indemnity or other payment is due from the Company, in respect of accidents and illnesses, and any sequelae and consequences:

- due to a physical or psychological defect on the part of the Insured;
- due to the influence of alcoholic beverages, unless it is established that, at the time of the accident, the Insured had a blood alcohol level below that permitted by the legislation of the country in which the accident occurred, unless he can prove that there is no causal link between the accident which occurred and his condition under the influence of alcoholic beverages;
- caused by the influence of using drugs, stimulants or similar medicines, unless it is established that the use of such medicines is in accordance with a doctor's prescription and that the Insured followed the instructions thereof, unless he can prove that there is no causal link between the accident which occurred and his condition under the influence of these drugs, stimulants or similar medicines;
- caused by an intentional action on the part of the Insured or beneficiary of the policy, by suicide or attempted suicide, by voluntarily taking part in crimes or offences;
- caused by any civil war or riots and civil commotion, international military conflicts or military uprisings and disturbances. However, cover shall still be granted to the Insured for 14 days from the start of hostilities where he is taken by surprise abroad by the occurrence of such events;
- resulting from the voluntary handling by the Insured of a prohibited weapon of war or firearm;
- due to thermal, mechanical, radioactive and other effects, caused by any modification of any kind to the

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- atomic structure of matter;
- due to the artificial acceleration of atomic particles;
- due to radiation emanating from radioisotopes;
- occurring during the course of a flight in an aeroplane, helicopter or other aircraft if the Insured is a member of the crew or carries out, during the flight, a professional or other activity related to the flight;
- due to the Insured's body being infected by an Acquired Immune Deficiency Syndrome (A.I.D.S.) virus, whether this results in simply being HIV positive, an abnormal pathological condition, an illness or accident of any kind or death.

B. Exclusions relating to illnesses.

The following are not covered by this policy and, consequently, no indemnity or other payment is due from the Company following the occurrence of an illness:

- benefits relating to illnesses or deficiencies in the Insured's state of health and their respective consequences which have given rise to medical treatment or where the first symptoms manifested themselves prior to travel;
- treatments and medicines which have not been scientifically tested and approved;
- the costs of prostheses, broken spectacle frames and lenses, contact lenses;
- cosmetic care and treatment, orthopaedic devices, care and treatment given as a result of a congenital abnormality;
- dental care and treatment;
- abortion, miscarriage, pregnancy, childbirth and complications arising therefrom, as well as illnesses of the genital organs;
- mental illness or nervous disorders such as neurosis, psychosis, overwork or epilepsy;
- "cure" therapies, regardless of the cause and nature thereof;
- stays in a psychiatric clinic or in the psychiatric department of a hospital, rest home or convalescent home;
- occupational diseases for which an indemnity is paid under the statutory scheme applicable to occupational diseases.

Art. 9 – Helpline Tel.: +32 2 516 98 15

A) Undertakings

The guarantees of assistance referred to in this article are provided by Chubb European Group Limited. The organisation and provision of said services have been entrusted to Chubb Assistance.

B) Services

1. Repatriation or transportation by ambulance of the ill or injured Insured

In the event of illness or accident occurring outside Belgium, if the Insured's condition requires transfer for additional medical care or for specific examinations which cannot be carried out locally, the Company shall organise and pay for:

- either the immediate repatriation of the Insured to one of the following host countries: Mainland France, Germany, Austria, Belgium, Denmark, Continental Spain, Great Britain, Ireland, Italy, Luxemburg, the Netherlands, Switzerland, Portugal, Andorra or Monaco, if there is not a suitable centre nearer and if the necessary care can be deferred.
- or transportation to a regional centre or to a neighbouring country likely to be able to provide suitable care and, thereafter, repatriation to a host country (above), if the Insured's condition at the time justifies it.

Depending on the severity of the case, repatriation or transportation shall be carried out, under medical supervision if necessary, to the best-suited hospital department, by the most appropriate means:

- either by special ambulance aircraft,
- or by scheduled airline, train, sleeper, boat or ambulance.

In the case of distant countries:

- either by specially-adapted scheduled airline, if necessary;
- or by special ambulance aircraft (or any other means of transport) to a neighbouring country likely to

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be able to provide suitable care.

Thereafter, if his condition so allows, the ill or injured Insured shall be repatriated to a host country (see above) by scheduled airline.

Where it is not necessary for the Insured to be hospitalised upon his arrival in the host country, the transportation of the Insured shall also be covered to his home.

If it has not been possible to arrange hospitalisation in an establishment close to the Insured's home, the Company shall organise and also pay, when the Insured's state of health so allows, for the transportation of the Insured from this hospital to his home.

The Company shall not, under any circumstances, take the place of the local emergency service providers and, therefore, shall not under any circumstances, cover the costs incurred in this way, with the exception, however, of the cost of transportation by ambulance or taxi to the closest location where appropriate care can be given, in the case of minor illnesses or injuries which do not require either repatriation or medically-supervised transportation.

Conditions applicable to interventions in connection with a medical event.

In all cases, the decision and arrangements with regard to repatriation or transfer to a suitable centre shall exclusively be a matter for Chubb Assistance's doctor, after contacting the local attending physician and, if necessary, the Insured's family.

The following shall not give rise to any intervention or payment:

Pregnancy, except in respect of unforeseeable complications, and, in all cases, pregnancy after the sixth month, conditions being treated and not yet stabilised, relapses of previous illnesses with a risk of sudden deterioration of which the Insured was aware at the time of departure, conditions resulting from the use of drugs, tranquillisers and alcohol, any voluntary treatment for personal convenience abroad.

2. Repatriation or transportation of the deceased

The Company shall organise and pay for the transportation of the Insured's body from the place where it is placed in a coffin in Belgium or abroad, to the place of burial.

The Company shall pay the ancillary costs required for the body to be transported, such as the cost of a simple coffin to enable transportation.

The funeral, ancillary, burial or cremation costs shall be paid for by the families.

If these costs have been advanced by Chubb Assistance or the Company, the Policyholder, the beneficiary or his legal heirs undertake to then reimburse them as soon as they receive the request for reimbursement from Chubb Assistance or the Company.

In the event that administrative reasons require that temporary or permanent burial is carried out locally, the Company shall organise and pay for the return transportation of a maximum of two members of the family (spouse, father, mother or child, brother or sister), if one of them is not already there.

In this case, the Company shall provide the members of the family in question with a first class train ticket or economy class air ticket to travel from their home to the place of burial.

The Company shall then organise hotel accommodation for a maximum of two family members who have to travel and shall pay the costs actually incurred in respect thereof (excluding food), up to a maximum of EUR 40.00 per person per day.

The Company's intervention in accommodation costs shall not, under any circumstances, exceed EUR 250.00 per person.

3. Accompanying the deceased

If, following the death of an Insured who is not accompanied during his trip, the presence of a member of his family is required in order to identify the body and/or to take part in the repatriation or cremation formalities, Chubb Assistance shall provide a relative who has remained in the home country with a return air ticket (economy class) or train ticket (1st class), in order to enable them to go to the place where the deceased is.

Chubb Assistance shall pay the accommodation costs up to a maximum amount of EUR 250.00 over a maximum period of three days.

4. Advancing hospitalisation costs

If the Insured has asked Chubb Assistance to provide assistance covered under this policy and if the Insured is faced with unforeseen medical expenses during hospitalisation (payment on account), Chubb Assistance shall advance the hospitalisation costs. This advance shall be paid directly to the hospital. No advance of less than

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EUR 75.00 will be provided.

5. Sending a replacement (business trips only)

In the event of the death of the Insured as the result of an illness or accident covered under this policy or in the event of the Insured having to be transported or repatriated in accordance with point 1 above, the Company shall provide the Policyholder with an economy class air ticket or 1st class train ticket to be used solely for the purpose of sending a person designated by the Policyholder to replace the Insured who has died or is unable to work.

The right to be provided with a ticket shall apply provided that it is carried out no later than one month after the occurrence of the death or incapacity of the person replaced.

6. Legal assistance abroad

6.1 Provision of a bail bond

In the event of a road traffic accident, where the Insured is required by the authorities of the country where he is, to pay a bail bond, the Company shall advance the amount up to a maximum of EUR 12,500.00.

This advance must be reimbursed within a maximum of three months upon simple presentation by the Company of a request for reimbursement.

If, within this period, the authorities of the country in which the offence occurred, reimburse the amount of the bond to the Insured, the latter shall return it to the Company immediately.

6.2 Payment of legal expenses abroad

Where, as a result of a road traffic accident, legal action is brought against the Insured abroad, the Company shall pay, up to a maximum of EUR 2,500.00, the fees of such legal advisors and representatives as the Insured may need to call upon.

Notwithstanding the provisions of Article 2 of this policy, the legal assistance provided by the Company pursuant to the above provisions, shall not apply in Belgium. Therefore the Company's assistance in this field can only be requested on condition that the Insured is abroad.

7. Travel assistance abroad

The Company shall intervene abroad following the loss or theft of documents abroad.

This must be reported to the relevant police authorities. If the documents lost or stolen are:

- travel documents (ID card, passport, driving licence etc.), the nearest Belgian embassy or consulate must be contacted as a matter of priority.
- cheques or bank or credit cards, Chubb Assistance shall contact the financial institutions to have the necessary protective measures applied within the limits of the information provided.
- tickets, Chubb Assistance shall provide the insured traveller with the tickets necessary to continue the journey after having been credited with the equivalent value.

8. Early return following the death of one of the Insured's relatives

In the event that the spouse, father, mother, child, sister, brother, grandparents, grandchildren, parents in law, children in law, brothers in law or sisters in law of the Insured and/or his spouse should die, Chubb Assistance will organize and pay the Insured's return to Belgium so as to allow him/her to attend the funeral.

9. Early return of the Insured in the event of the hospitalisation for more than 2 days of the Insured's spouse, father, mother or child the

In the event of the hospitalisation for more than two days of the spouse, father, mother or child of the Insured, the Company shall provide the Insured with an air ticket (economy class) or train ticket (1st class) to enable the Insured to return home.

10. Early return of the Insured following a serious loss at home

In the event of significant material damage at the Insured's home, whilst the Insured is travelling abroad, provided that the said damage is sudden and unforeseen and absolutely requires the Insured's immediate presence, the Company shall pay for the Insured's return travel.

The return travel must take place within 8 days of repatriation and prior to the scheduled end of the trip.

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11. Repatriation of the Insured in the event of attack, acts of terrorism or aggression

If the Insured is the direct victim of an attack, act of terrorism or aggression, which have given rise to bodily injuries or a state of shock, Chubb Assistance shall arrange for the Insured to be repatriated to his country of origin.

12. Early return of the director in the event of serious events occurring at the Policyholder's premises

In the event of:

- Serious material damage to the Policyholder's premises of more than (50%) fifty per cent,
- The death of a close colleague,
- The hospitalisation for more than (7) seven consecutive days of a close colleague,

for which the presence of the Insured, as the Director of the Policyholder company, is imperative at the scene of the event, Chubb Assistance shall organise and pay for return travel (economy class air ticket or 1st class train ticket) from where he is staying to the location of the business.

Serious damage shall mean an event such as a fire, explosion, implosion, water damage or storm which has damaged the business premises to the point of making them unusable.

This cover is granted insofar as the Insured cannot use the tickets for his business trip.

13. Payment of the costs of extending the Insured's stay

If the Insured's state of health does not require him to be hospitalised, Chubb Assistance cannot repatriate him and the anticipated duration of his trip has ended, Chubb Assistance shall pay the costs of extending his stay up to a maximum of EUR 250.00 per day until his repatriation, subject to a maximum of EUR 2,000.00 in total.

14. Return of the Insured to his place of assignment

If, following the repatriation of an Insured to his home, following a covered illness or accident, and if his condition has stabilised, Chubb Assistance shall provide an air ticket (economy class) or train ticket (1st class) to enable him to return to his place of assignment.

15. Care of children under 16

Where the Insured is hospitalised during a trip and his spouse goes to his bedside, if the children are not able to look after themselves or cannot be taken care of by one of the Insured's friends or family, Chubb Assistance shall organise and pay for:

Either

- The care of the children at the Insured's home subject to local availability and for up to two (2) days for ten hours per day.

Cover shall be limited to EUR 500.00 in respect of the provision as a whole.

Or

- Providing a person designated by the Insured and residing in Belgium, with a return, economy class air ticket or 1st class train ticket, in order to come to the Insured's home to look after the children.

The Insured shall have the choice between these two options, it being specified that they are not cumulative.

This cover is only granted within the Benelux countries.

16. Recovery and transportation of the Insured's motor vehicle

If the Insured is using his own or a company vehicle to carry out all or some of his trip,
And,

If, in the course of this trip, as a result of a covered accident or illness, the Insured is hospitalised for more than (10) days or is repatriated but is totally unable to drive,

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And,

If no accompanying spouse and/or child or colleague is able to drive the vehicle,

Chubb Assistance shall organise and pay the travel costs for one of the Insured's friends or relatives, living in the same country of origin as him, to recover the stranded vehicle and take it back to the driver's home.

Chubb Assistance shall pay:

- The cost of the taxi if the journey one way is under thirty (30) kilometres.
- The cost of a train ticket (1st class) if the journey one way is thirty (30) kilometres or more.
- The cost of an air ticket (economy class) if the train journey is more than five (5) hours.

This cover is only granted within Belgium.

Chubb Assistance alone shall choose the route and the means of transport provided to the person designated by the Insured.

Chubb Assistance shall not reimburse:

- the costs of parking or guarding the vehicle.
- the cost of fuel.
- the costs arising out of a breakdown on the return journey.
- toll charges.
- fines.

The spouse and children of the Insured accompanying him on a business trip do not receive this cover.

17. Telecommunication charges

The Company shall pay the telecommunication charges necessary in order to contact Chubb Assistance following a loss covered under this policy.

Telecommunication charges incurred in order to contact other persons, following a loss covered under this policy, shall be covered up to a maximum of EUR 125.00.

18. Transmission of messages

In the event of it being absolutely impossible, for reasons beyond the control of the Policyholder or Insured, to send an urgent message, Chubb Assistance shall do everything possible to inform the people concerned in time.

Messages incur the sole liability of their authors, who must be identified, with Chubb Assistance acting purely as an intermediary for the transmission thereof.

19. Accommodation costs of 2 members of the family in the event of serious illness or if the Insured is in danger of dying

Cover shall include, up to a maximum of EUR 7,500.00 per loss, the travel costs approved by Chubb Assistance for the necessary return journey, as well as the accommodation costs for a maximum of 2 family members (spouse, child, parent, brother, sister, grandparents or grandchildren) and/or for persons living under the Insured's roof, in order to be with him in the event of serious illness or if the Insured is in danger of dying.

20. Assistance to insured travelling companions

If an event as described above prevents insured travelling companions from returning home to Belgium, the Company shall organise and pay for their return, from the place where they are stranded to their homes in Belgium.

Furthermore, if the aforesaid travelling companions are aged under 16 and if no person can look after them, the Company shall organise and pay for them to be accompanied by a hostess or a person designated by the family and residing in Belgium. If necessary, the Company shall pay the hotel costs of the companion up to a maximum of EUR 125.00 including tax, per day, for a maximum of (2) two days.

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21. Repatriation of baggage

In the event of repatriation or a journey insured hereunder and if no travel companion can take the Insured's baggage back home, the Company shall pay the cost of transporting his baggage up to a maximum of EUR 200.00.

22. Early return in the event of the premature birth of a child of the Insured

If the Insured is forced to interrupt his stay whilst on a business trip as a result of the premature induction of labour of his spouse, at the decision of the obstetrician and for strictly and solely pathological reasons, Chubb Assistance shall organise and pay for a ticket (economy class air ticket or 1st class train ticket) in order to enable him to return home.

The premature induction of labour must be decided, by a doctor, for serious medical reasons, and must occur before the seventh week prior to the original due date.

If, in order not to endanger the mother and/or child, the obstetrician decides to induce delivery prior to the Insured's return, Chubb Assistance, insofar as the medical information can be sent to it and subject to compliance with the law on medical confidentiality, undertakes to keep the Insured informed about changes in the state of health of his wife and child.

23. Sending medicines abroad

If the Insured, whilst abroad, finds himself, as a result of an unforeseen event, without the medicines which are essential for a treatment in progress to continue and if it is impossible for him to obtain such medicines or their equivalent locally, the Company shall (following a written prescription from the family doctor or local doctor) find them and arrange for them to be delivered to the Insured by the means of its choice.

The Company shall pay the costs of sending but not the purchase costs, which shall be reimbursed by the Insured or the Policyholder.

The Company may refuse to provide this service where it is contrary to local legislation or medical ethics. The Company's medical advisor shall be entitled to ask the attending physician and/or the family doctor for all the information necessary in order to assess the situation.

24. Search and rescue costs

Cover shall be provided, up to a maximum of EUR 2,500.00, for search and rescue costs where the Insured has disappeared or is lost, as well as the necessary transport costs in view of the Insured's situation following an accident or illness covered under this policy.

"Transport costs" shall mean the costs directly connected with the use of the means of transport used by the rescuers from the starting point to the nearest hospital.

C) Conditions of application

1. Company's financial liability

The organisation by the Insured or those close to him of one of the types of assistance listed above shall only be reimbursed if Chubb Assistance has been notified thereof in advance and has given its express consent, particularly in respect of the means of transport to be used, by sending a case number by fax. The costs incurred shall only be reimbursed upon presentation of the necessary supporting documentation and within the limits of those which the Company would have incurred for organising the aforesaid assistance.

Only costs additional to those which the Insured would normally have had to incur for his return home are paid by the Company.

If the Company has arranged the repatriation of the Insured and paid the associated costs, the Policyholder, the Insured and/or his beneficiaries are required to make the necessary requests for reimbursement of unused travel tickets and to pay the sum obtained to the Company within a maximum of three months.

Where the Company has accepted a change to the means of transport or destination stated in the contract, its financial involvement shall not exceed the amount which would have been incurred for the initial travel contract.

In the event of the Company covering hotel accommodation costs, it will only contribute to the actual room hire costs up to the maximum amount set out in Article 18 B) 2 of the General Terms, excluding all other costs.

2. Exclusions.

In addition to the exclusions set out in the wording of this policy, the Company may only intervene within the

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limits of agreements given by the local authorities.

Under no circumstances shall the Company take the place of local emergency service providers, nor cover costs incurred in this respect.

The Company cannot be held liable for failures or setbacks in carrying out its obligations resulting from force majeure events or events such as civil or foreign war, revolution, civil commotion, riot, strike, seizure or constraint by public forces, official prohibition, piracy, explosion of devices, nuclear or radioactive effects or climatic impediment.

The Company shall not be obliged to intervene in cases where the Insured has deliberately breached the legislation in force in the countries through which he is travelling.

Art. 10 – Cancellation or interruption of the trip

1. Subject matter

Subject to the indemnity limit set out in the Schedule, the Company shall cover the actual amount of costs payable by the Insured in the event of cancellation or interruption of the trip.

Cover shall be granted in the event of cancellation or interruption of the trip resulting from one of the following causes:

- a) a serious illness or accident which, on medical grounds, prevents the intended trip from being undertaken, the death of the Insured, his spouse, a parent or relative up to the second degree or a person residing under the same roof as the Insured and in the Insured's care or charge;
- b) accidents, problems and complications with the pregnancy of the Insured, provided however that the Insured is no more than 3 months pregnant at the time of taking out the travel policy;
- c) compulsory presence of the Insured as a witness or member of the jury at the Assise Court, provided that the Insured was not aware of this prior to arranging the travel policy;
- d) in the event of significant material damage to the Insured's property occurring within 30 days prior to the initial departure date, following a fire or caused by natural phenomena, which was unforeseeable at the time of arranging the travel policy and which prevents the Insured from undertaking the intended trip.

2. Exclusions

The insurance excludes the cancellation or interruption of a trip as a result of:

- a physical or psychological defect on the part of the Insured;
- the influence of alcoholic beverages unless it is established that, at the time of the accident, the Insured had a blood alcohol level below that permitted by the legislation of the country in which the accident occurred, unless he can prove that there is no causal link between the accident which occurred and his condition under the influence of alcoholic beverages;
- the influence of using drugs, stimulants or similar medicines, unless it is established that the use of such medicines is in accordance with a doctor's prescription and that the Insured followed the instructions thereof, unless he can prove that there is no causal link between the accident which occurred and his condition under the influence of these drugs, stimulants or similar;
- an intentional action on the part of the Insured or beneficiary of the policy, by suicide or attempted suicide, by voluntarily taking part in crimes or offences;
- any civil war or riots and civil commotion, international military conflicts or military uprisings and disturbances;
- the voluntary handling by the Insured of a prohibited weapon of war or firearm;
- thermal, mechanical, radioactive and other effects, caused by any modification of any kind to the atomic structure of matter;
- the artificial acceleration of atomic particles;
- radiation emanating from radioisotopes;
- an accident or illness for which, at the time of taking out the travel policy, medical or paramedical treatment was being followed on the advice of the attending physician;
- a congenital abnormality;
- taking part in aerial sports of any kind;
- taking part in any sport in a professional capacity;
- abortion, miscarriage, pregnancy, childbirth and complications arising therefrom if, at the time of

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- taking out the travel policy, the Insured is more than 3 months pregnant;
- diseases of the genital organs;
- mental illness or nervous disorders such as neurosis, psychosis, overwork or epilepsy;
- the Insured's body being infected by an Acquired Immune Deficiency Syndrome (A.I.D.S.) virus, whether this results in simply being HIV positive, an abnormal pathological condition, an illness or accident of any kind or death;
- the insolvency of the Insured.

3. Claims

Notwithstanding the provisions of Article 12 of this policy, the Insured shall:

- a) forward a medical certificate to the Company stating that the accident, illness or any problems and complications with pregnancy is preventing the Insured from undertaking the intended trip or is forcing the Insured to interrupt his trip;
- b) in the event of death, forward a death certificate to the Company;
- c) send the Company the summons letter from the Assise Court, if the Insured is called to appear as a witness or member of the jury;
- d) in the event of cancellation, provide the Company with the cancellation invoice drawn up by the travel agency.

In the event of being unable to comply with the above obligations, the Insured shall forfeit his right to cover, except in the event of force majeure.

4. Indemnity

Only the costs actually payable by the Insured are covered in the event of cancellation or interruption of a trip. Actual costs shall mean the costs remaining due from the Insured following the deduction of any reimbursements received from:

- travel organisers following non-use of travel tickets; and
- the travel agency or hotel following non-use of the services booked.

The Company shall also pay the additional travel costs in the event of a trip being interrupted.

Cover does not include, and no indemnity is therefore paid by the Company in respect thereof, administration, visa and other similar costs, as well as costs inherent in the use of promotions or special offers.

Art. 11 - Baggage

1. Purpose

The purpose of this insurance is to provide cover, up to the indemnity amount stated in the Schedule, for losses suffered by an Insured during a trip as a result of:

- a) the theft of all or part of the insured property;
- b) the loss of baggage duly checked-in with transport companies;
- c) the destruction of or damage caused to the property insured.

2. Property insured

The property insured is the baggage (including items carried) which the Insured takes on a trip as checked-in baggage or hand luggage, intended for his personal use, together with items purchased by the Insured during his trip, for his private use, with the insurance only covering the latter items up to a maximum of 20% of the sum insured. Special items such as: jewellery, precious stones, items made of gold, platinum or silver, furs, cameras and the like and other valuable items are covered up to a maximum of 30% of the sum insured and on condition that they are not in checked-in baggage.

Subject otherwise to forfeiting the right to indemnity, the Insured is required to take all the usual measures with regard to the security and safekeeping of the insured objects.

Any theft which has been rendered possible by the negligence of the Insured or by failure to take elementary precautions, shall not be covered.

The following are not deemed to be baggage: valuables. "Valuables" means cash, bank notes, bank or post office payment orders, travel tickets, travellers' cheques and/or other cheques, letters of credit, petrol vouchers or other prepaid vouchers for the purpose of undertaking a trip.

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3. Exclusions

The insurance excludes:

- a) real pearls and precious stones, unmounted;
- b) the goods, samples and collections of commercial representatives;
- c) motorised vehicles, motorised devices and motorised toys, engines and accessories attached thereto;
- d) vehicles, devices, material and equipment for camping, sport, locomotion, transport, games, entertainment, relaxation or protection;
- e) damage caused by wear and tear, depreciation or gradual or natural deterioration;
- f) damage caused by insects, worms, rodents or parasites of any kind, as well as damage resulting from any process of cleaning, repair or restoration;
- g) dents, scratches, damage of an electrical or mechanical nature, breakage of wall clocks, china, glassware, sculptures, works of art, paintings, musical instruments and other articles of a fragile nature, unless the said damage is the result of a fire, theft or accident occurring to the vehicle in which they are being transported;
- h) losses caused directly or indirectly by detention, confiscation or seizure by customs or government authorities;
- i) losses caused by or which are the result of the capture, seizure or detention of the means of transport on board which the baggage is located, with the exception of piracy;
- j) losses arising during strikes, riots, civil commotion, hostilities or warlike operations (whether or not war has been declared), unless the Insured can prove that there is not the slightest causal link between the loss and the said events.

4. Losses

With the exception of what is stated in Art. 12 of this policy, the Insured shall immediately:

- a) do whatever is necessary and take all appropriate precautionary measures to protect, safeguard or recover the property insured;
- b) in the event of theft, notify the local police authorities on the day it was noticed and have a report drawn up;
- c) in the case of loss of checked-in baggage, immediately notify the transport company and issue all the necessary protests within the time laid down by the regulations applicable within the company in question.

In the event of failure to comply with the obligations stated above, the Insured shall forfeit his right to cover, except in the event of force majeure.

5. Indemnity

Without prejudice to the limitations regarding special items and items purchased during the trip referred to in point 2, the indemnity shall be calculated as follows:

- during the first year after purchase, indemnity up to a maximum of 75% of the purchase price;
- from the second year after purchase, application of depreciation of 10% per year.

In the case of items covered by the policy which consist of pairs or sets of items, such as cufflinks, earrings, etc., insured for their total value, the value of each item shall be calculated by dividing the total value by the number of items comprising the pair or set.

In the event of loss, destruction, theft or damage, the Company shall settle the loss based on this value, without taking into account any depreciation which the pair or set may suffer as a result of no longer being complete.

This cover is optional and cannot, under any circumstances, be taken out separately.

Art. 12 - Procedure to follow in the event of a loss

In the event of a loss covered by this policy, the Policyholder, Insured, beneficiary or, failing that, the legal heirs, shall:

- immediately have an accident or illness noted by a doctor;
- in the case of a fatal accident, notify the Company immediately, if necessary by fax, telegram or telex;
- declare this loss to the Company in writing as soon as it occurs and no later than fourteen days following the date of the accident or illness. However, the Company shall not repudiate liability if this deadline is

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not met, provided that the loss notification was sent as soon as it was reasonably possible to do so. The loss notification shall mention the place, date, time, cause and circumstances of the accident, as well as the identities of any witnesses; a medical certificate noting the nature of the injuries shall be attached thereto;

- provide the Company with all such information and documents as he considers appropriate;
- give the Company and its agents free access to the Insured;
- undergo examination by doctors appointed by the Company;
- authorise the attending physician to provide the doctors appointed by the Company with all the information requested, both about the injuries and about current or previous illnesses or infirmities;
- in any indemnity-type insurance, take all reasonable steps to prevent and minimise the consequences of the loss.

If one of the obligations set out above is not complied with and results in damage to the Company, the latter shall be entitled to reduce the amount it pays up to the amount of the damage which it has suffered.

The Company may refuse to provide cover if these obligations have not been adhered to with fraudulent intent.

Furthermore, the Insured agrees, in the event of a fatal accident, to authorise his attending physician to declare the cause of death to the doctors appointed by the Company.

In order to benefit from all of the guarantees of assistance, it is imperative, in the case of any event which might give rise to the Company's intervention, to first contact Chubb Assistance directly:

- by telephoning Brussels on **+32 2 516 98 15**

stating the GROUP TRAVEL & SPECIAL EVENTS policy number and the product code in order to obtain a case number which alone will be proof that interventions are being paid for.

Art. 13 - Waiver of right of recovery

The Company abandons in favour of the Insured or his beneficiaries, any right of recovery against the third parties who caused or are legally liable for an accident.

However, it reserves the right to recover the treatment costs and baggage costs which it has paid out pursuant to the cover under Articles 8 and 10 of these General Terms.

Art. 14 - Combination of indemnities

The indemnities due in respect of cases of death and permanent disablement cannot be combined, but can be combined with those due in respect of cases of temporary disablement.

Art. 15 - Time limits

The time limit for bringing any action arising out of this policy is three years.

The time shall start to run, in the case of action by the beneficiary, from the day on which the latter became aware of the existence of the policy, his capacity as a beneficiary and the occurrence of the event which determines the payability of the insurance benefits.

The limit for recourse to be brought by the Company against the Insured shall be three years from the date of payment by the Company, except in cases of fraud.

Art. 16 - Forfeiture

The Insured and the beneficiary shall forfeit all rights arising out of the policy and the Company shall be

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entitled to demand reimbursement of any amount already paid: where the Policyholder, the Insured or the beneficiary has intentionally brought about the accident or aggravated the consequences thereof, either directly or by refusing to follow or undergo the medical treatment prescribed; where, in the event of an accident or illness, the Policyholder, Insured or beneficiary has deliberately given false, incomplete or falsified information, or where, in the event of a loss, he has falsified documents or certificates of any kind. In these cases, the outstanding premiums shall remain due to the Company.

Where there are several beneficiaries, the policy shall only inure to the benefit of beneficiaries who have not been involved in any way in the events referred to in the first paragraph of this article.

Art. 17 - Cancellation procedure

The Company shall be entitled to cancel this policy by means of a recorded delivery letter, notice served by a court official or handing over the cancellation letter in return for an acknowledgement of receipt, within a period of 30 days from receipt by the Company of the pre-signed policy, with cancellation taking effect 8 days after notification thereof.

The Policyholder shall be entitled to cancel this policy by means of a recorded delivery letter, notice served by a court official or handing over the cancellation letter in return for an acknowledgement of receipt, within a period of 30 days from receipt by the Company of the pre-signed policy, with immediate effect upon notification thereof.

This right shall not apply in the case of policies for a term of less than 30 days.

Art. 18 - Jurisdiction

This policy is governed by Belgian law. All disputes shall fall under the sole jurisdiction of the Belgian courts.

Complaints procedure

Questions and complaints with regard to this insurance may be sent to the Company's Board of Directors on the address mentioned in the policy.

Complaints can also be sent to the Insurance Ombudsman, square de Meeûs 35 à 1000 Bruxelles.

The personal information is collected and hold by Chubb European Group Limited, chaussée de La Hulpe 166, 1170 Brussels, for the general management of the customers relations, the sale and the commercialization of insurances. Following the Law of protection of private life, of 8 December 1992, you have the right to consult the information concerning yourself as you have the right to correct any eventual erroneous, incomplete or without purpose piece of information relative to your person.

For this, you have to send a recommended letter to the file administrator: Chubb European Group Limited.

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About Chubb

On 14 January 2016, ACE Limited acquired The Chubb Corporation, creating a global insurance leader operating under the renowned Chubb name. The new Chubb is the world's largest publicly traded property and casualty insurer.

The company is distinguished by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength, underwriting excellence, superior claims handling expertise and local operations globally.

With US\$150 billion in assets and US\$37 billion of gross written premiums in 2014* on a pro forma basis, Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best.

Chubb's parent company is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

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