

## Insurance Product Information Document

The Travel Insurance is provided by Lloyd's Insurance Company S.A. is a Belgian limited liability company with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered at the Crossroads Bank for Entreprises under number 682.594.839 RLE (Brussels) - and administered by Qover.



The purpose of this information document is to give you an overview of the main coverages and exclusions relating to this insurance. This document is not customized to your specific needs and the information contained herein is not exhaustive. For further information concerning the chosen insurance and your obligations, please consult the pre-contractual and contractual conditions relating to this insurance.

## What is this type of insurance?

An insurance contract that provides worldwide annual travel assistance to protect you and/or your family during your trips abroad. The insurance covers among other guarantees medical expenses, personal assistance abroad, personal liability. You can also combine this with a personal accident and baggage insurance. This insurance protects you all year round.



### What is insured?

The following guarantees are covered up to the claim limits mentioned in the general conditions:

- ✓ **Medical expenses:** reimbursement for medical and dental emergency abroad, medical expense in your country of domicile after hospitalization, daily allowance in case of hospitalization, funeral expenses.
- ✓ **Personal assistance:** search and rescue costs, winter sports, ski resort closure, disaster response cover.
- ✓ **Travel assistance abroad:** cancellation, curtailment, trip interruption, prolongation of insured trips, repatriation costs (incl. insured, luggage, car), taking charge of minor children, miss departure and delay.
- ✓ **Personal liability:** personal liability for accidental bodily injury to the public or damage to third-party property.
- ✓ **Legal expenses:** Legal expenses incurred in the pursuit of a claim for damages against a third-party who has caused injury or death to the insured.

### Add-ons available at Additional Cost

- **Personal accident:** Indemnity in case of death or permanent incapacity.
- **Baggage:** includes but not limited to valuables, sports equipment, mobile phone, moneys, immediate necessities...



### What is not insured?

Are excluded in particular:

- ✗ Any disability or condition or illness which originated prior to the commencement of this policy or of your inclusion under this policy until a period of one (1) year has elapsed during which you have neither received nor required any treatment.
- ✗ Any health condition, where such condition has already been the subject of a claim under an earlier journey.
- ✗ Any circumstance which could reasonably have been foreseen as likely to give rise to a claim by you at the commencement of the policy or when the journey was booked (whichever is the later).
- ✗ Pregnancy, childbirth or any medical complications resulting therefrom if you are, or would have been, pregnant for seven (7) months or longer at any point during a journey.
- ✗ Your deliberate exposure to exceptional danger (except in an attempt to save human life).
- ✗ Sports or leisure activities where there is a significant risk of Bodily Injury such as jet-skiing, bungee jumping, quad biking, rock climbing, etc.
- ✗ You travelling to a destination where the government of your Country of Domicile is advising against travel.

**Your insurance policy does not cover any claim in any way caused by or resulting from:**

- ✗ Coronavirus disease (COVID-19);
- ✗ Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- ✗ Any mutation or variation of SARS-CoV-2;
- ✗ Any fear or threat of the above.



## Are there any restrictions on cover?

- ! To be eligible as policyholder you must be 18 or over and under 76 of age and as an individual, be domiciled in Belgium or as a company have registered office in Belgium.
- ! You can take coverage for you, your partner and/or your family (living under the same roof).
- ! The maximum duration of travel allowed: the guarantee will be valid abroad when travelling during the first 90 or 180 days of your stay abroad depending on the plan you choose.
- ! Journeys with a destination within the country of domicile provided it involves at least 1 night accommodation that has been booked before commencement of the journey.



## Where am I covered?

- ✓ In the entire world.



## What are my obligations?

- When concluding the contract, you must provide us with honest, accurate and complete information on the risk to be insured.
- You must take all necessary precautions to avoid any damage.
- You must notify us of any claim, as well as its circumstances, within the period specified in the general conditions. In addition, you must take all reasonable measures to prevent and limit the consequences of a loss.
- In the event of physical injuries, you must have the illness or injury certified by a doctor in the event of an accident and take the necessary measures to provide us with medical information concerning the insured person. In addition, allow our doctors to have access to medical information concerning the injured or ill insured person and allow the doctor designated by us to examine him.
- You have to be covered before you actually travel in order to be insured – you cannot buy the policy whilst already travelling.



## When and how do I pay?

You must pay the Premium at the moment you request cover or an amendment (even in case of a deferred start date). The contract will never start, and no amendment will be effective until we have received the payment of the premium.



## When does the cover start and end?

The contract takes effect on the starting date mentioned in the policy schedule and has a maximum duration of one year. The contract is then tacitly renewed for successive periods of one year until the first day of the month following the 76<sup>th</sup> anniversary of the insured. The contract ends by operation of law on the death of the insured.



## How do I cancel the contract?

You may cancel this insurance contract at any time after the third month of inception of the contract by sending an email to [contact@qover.be](mailto:contact@qover.be). We then apply the following rules for refund:

- Full refund when you cancel within 14 days of the purchase date of the contract, provided that you have not made a claim.
- Pro-rata refund when you cancel after 3 months period (no administration fee will be charged).
- If a claim has been paid under your policy, we will reimburse the non-used premium of the active contract on a pro-rata basis.