

# Personal Accident Insurance

AIG®

Insurance Product Information Document

Compagnie : AIG EUROPE SA – Insurance company registered in Luxembourg (RCS n° B 218806) – Branch Office in

France RCS Nanterre 838 136 463

Product : AVIS - BUDGET

**This document is not a pre-contractual document, and is a summary of cover highlighting the main features and benefits. It provides a summary of the insurance cover and of the excluded risks. Full terms and conditions can be found in your policy documentation.**

## What is this type of insurance ?

**This policy provides a range of covers for insured persons and their personal possessions, whilst using a vehicle as specified under the rental agreement. The cover is provided where the loss occurs when the insured person is entering, travelling or alighting from the rented vehicle**



### What is insured ?

#### THE INSURANCE COVERAGE (depending on the envisaged option):

- ✓ **Personal accident** : payment of a capital sum in the event of a personal injury resulting in a permanent total or partial disablement or the death of the insured.
- ✓ **Emergency medical expenses** : reimbursement of necessarily incurred medical surgical and nursing fees, hospital and nursing home following an accident occurring during a trip in the rental vehicle.
- ✓ **Baggage and personal effects** : compensation for loss, theft or damage to the insured's luggage and personal effects located inside or in the trunk of the rental vehicle..
- ✓ **Additional expenses** : payment of additional travel expenses (transport, accommodation) enabling the insured to continue his journey or return to his country of residence. Coverage of lock replacement costs when the insured's keys are stolen with papers or documents identifying the insured's address.

#### THE COVERAGE LIMITS (depending on the envisaged option):

- Death due to an accident : 100.000 € / 200.000 € per insured person
- Permanent disablement: 100.000 € / 200.000 € per insured person
- Permanent disablement preventing the continuation of any occupation : 100.000 € / 200.000 € per insured person
- Emergency medical expenses : 25.000 € / 50.000 € per insured
- Baggage and personal effects : 2.000 € / 6.000 € per rented vehicle and 250 € / 350 € per item or pair of items
- Additional travel expenses : 250 € / 750 € per insured person
- Lock replacement fees : 250 € / 750 € per insured person



### What is not insured ?

- ✗ Objects transported in the course of a commercial activity and not personally owned by the insured.
- ✗ Entry keys for second homes
- ✗ Stolen, lost or damaged items while the rental vehicle was occupied or unlocked.
- ✗ Rental periods beyond the first 60 consecutive days.



### Are there any restrictions on cover ?

#### THE MAIN EXCLUSIONS :

- ! Consequences of a war ;
- ! Claims declared more than 12 months after the date when the event giving rise to the claim occurred;
- ! Le suicide ;
- ! Damage and loss occurring during the use of commercial vehicles for the paid transport of persons;

#### THE MAIN RESTRICTIONS :

- ! The « individual accident » is only acquired on condition that the insured agrees to submit to the control of an expert doctor.
- ! In respect of the personal accident cover, each insured person cannot receive benefit under more than one of the insured events for the same bodily injury.
- ! If the number of passengers carried and/or the weight of the baggage or goods carried is in excess of the manufacturer's designed capacity, the total amount of benefits payable by the company to each insured person shall be proportionately reduced



## Where am I covered ?

You are covered in the locations authorised in the rental agreement



## What are my obligations ?

**Sous peine de nullité, de non garantie ou de résiliation du contrat d'assurance, vous devez :**

At the time the contract is signed, you must:

- Give complete and accurate answers to any questions we may ask you
- Pay premium in full

In the event of a claim: you must report any claim with full details, and in accordance with the terms and conditions of the policy wording.

**Any misrepresentation on the circumstances or consequences of a loss may invalidate your policy and claims may not be paid.**



## When and how do I pay

The amount of the insurance premium is indicated in the rental agreement, and must be paid at the time of the conclusion of this contract



## When does the cover start and end ?

Cover will start and end for this policy on the date indicated in your car rental agreement for a maximum duration of 60 consecutive days