

Business Travel Accident - Group insurance plan Payhawk



Information document about the insurance product

Company: AIG Europe S.A., Netherlands Branch, schadeverzekeraar, licence number: B218806 (LUX)
Product: Business Travel

This document only provides a summary of the key features of the insurance. You will find all the terms and conditions in the [policy conditions](#).

What is this type of insurance?

This is a group insurance, with Payhawk B.V. The Netherlands as the policy holder and offers this insurance to the debit/credit cards cardholders from Payhawk.

Extra information

The benefits depend on the type of debit/credit card is in possession of the card holder.

What is insured?



- ✓ Below an overview of the insurance coverage

Baggage

- ✓ € 1,000

Trip cancellation

- ✓ € 1,000, for premium cardholders € 2,500

Medical expenses abroad

- ✓ € 75,000 for premium cardholders € 150,000

Repatriation & Other emergency travel expenses abroad

- ✓ Service in kind

Personal Accident

- ✓ 24 hours during business travel Accidental death: € 50,000 Permanent disability: € 100,000. For premium 24 hours, in and outside the profession

Personal liability abroad

- ✓ € 2,000,000

Legal expenses abroad

- ✓ € 10,000, for premium cardholders € 25,000

What is not insured?



- ✗ The complete list of exclusions (per coverage) can be found in the policy conditions. Here are a few examples:

Crimes or criminal offences

- ✗ Accidents occurring during the preparation of or participation in crimes or criminal offences.

Intentional act

- ✗ Intentional act of the Insured or a beneficiary.

Travelling against the advice

- ✗ Travelling against the advice of a Medical practitioner.

Are there any restrictions on cover?



- ! Maximum insured amounts applicable. Refer to the policy conditions.

In case of medical treatment, hospital admittance/ stay

- ! The insured should contact AIG Assistance helpline as soon as possible via telephone number +31 (0)10 453 5656. Once cover is confirmed, the expenses can be paid directly by AIG Assistance to the health care provider(s).

In other cases

- ! The insured must pay the expenses him/herself and submit the expenses claim to the Insurance Company upon his/her return.

Where am I covered?



- ✓ Worldwide

Extra information

Are you traveling to a government sanctioned country or war zone? Then restrictions may apply.



What are my obligations?

In case of medical treatment, hospital admittance/ stay the insured should contact AIG Assistance as soon as possible +31 (0)10 453 5656. The insured must do as much as possible to prevent and limit the damage (take good care of your belongings).



When and how do I pay?

The premium is paid by the policyholder.



When does the cover start and end?

The cover starts at {omschrijving startdatum} and ends at {omschrijving einddatum}.



How do I cancel the contract?

The policyholder can cancel the policy.

Version 2, 20-11-2023, View online: verzekeringskaarten.nl/aig/travel-insurance-payhawk

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