

GROUP PERSONAL ACCIDENT

SPECIAL CONDITIONS



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Policy number:	9004167
Broker:	Willis Towers Watson - 1383
Policyholder:	The Office of the Secretary General of the European Schools (OSG) Rue de la Science 23 1040 BRUSSELS
Insured(s):	All students who are enrolled in one of the insured schools listed hereafter; including students from outside the insured schools visiting an insured school
Insured schools:	<ul style="list-style-type: none">- European School from Brussels I (Belgium)- European School from Brussels II (Belgium)- European School from Brussels II (Belgium)- European School from Brussels IV (Belgium)- European School from Mol (Belgium)- European School from Luxembourg I (Luxembourg)- European School from Luxembourg II (Luxembourg)- European School from Bergen (The Netherlands)- European School from Varese (Italy) as per 01/01/2024- European School from Alicante (Spain)
Insured activities:	<p>Accidents during the normal everyday school life, as well as events organised or authorised by the school (inside and outside the school's premises) and on way to and from school.</p> <p>The coverage is also granted during the displacements necessary for the insured activities, by any means of transport and even as a pedestrian.</p> <p>This coverage also includes students who would do an internship on behalf of the school; with the exception of Belgian schools as legally this coverage should fall under an accident at work policy</p>
Effective date:	01/01/2023
Expiring date:	31/12/2024
Renewal date:	31/12
Duration of the master policy:	2 years, tacit annual renewal as from 01/01/2025
General conditions:	AIG EUR AH GPA EUROPEAN SCHOOLS GC BEL EN 20230101

AIG Europe S.A. is an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue John F. Kennedy, L-1855, Luxembourg. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 7, boulevard

Joseph II, L-1840 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, <http://www.caa.lu/>.

AIG Europe S.A., Belgium branch office is located Pleinlaan 11, 1050 Brussels, Belgium. RPM/RPR Brussels - VAT number: 0692.816.659.

AIG Europe S.A. Belgium branch is registered with the National Bank of Belgium (NBB) under the number 3084.

The NBB is located at de Berlaimontlaan 14, 1000 Brussels, www.nbb.be. | Citibank 570-1210370-62 - IBAN: BE51 5701 2103 7062 - BIC: CITIBEBX.

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BENEFITS AND SUM INSURED PER VICTIM

Accidental Death:	10.000 €
Permanent Disablement after accident:	90.000 €
Extensions:	
- Admission to hospital (payable as from 7 nights with a max. of 30 nights)	20 €/day
- Home alteration benefit	Up to max. 5.000 €
- Wheelchair benefit	Up to max. 1.000 €
Medical expenses after accident and intervention of the social security incl. surgical (also cosmetic surgery), pharmaceutical, orthopaedical, radiographical costs, and the costs for hospitalisation and/or prosthesis, and other expenses as massage and all other special treatments medically necessary and prescribed by a doctor	Up to max. 8.500 €
Medical expenses not in RIZIV / INAMI nomenclature in Belgium or similar institution in other countries	Up to max. 1.500 €
Teeth prosthesis after an accident	Up to max. 250 €/tooth with a max. of 1.000€
Damage to eyeglasses / eye lenses after an accident:	
- eyeglasses / eye lenses	Up to max. 200 €
- frame	Up to max. of 100 € for the frame
Local emergency medical transport (including an accompanying person)	Same as in Accidents at Work cover (law 10-4-1971)
Funeral Expenses	Up to max. 3.500 €
Search and Rescue / repatriation expenses	Up to max. 5.000 €

SPECIFIC MENTIONS

- For children under 5 years of age, in case of accidental death the company should only intervene for the funeral expenses.
- Accidental bodily injury of students during an external internship ("stage") is not insured in this contract if this risk is insured in an Accident at work cover (referring to royal decree 13-06-2007 in Belgium or similar law in other countries). Other risks during internships remain covered.
- Coverage for accidents includes persons from outside the school (for example visiting students) not having any right on indemnification by an Accident at Work insurer, and who with the agreement of the school management, are performing tasks associated with school activities or are participating at events organised by the school.
- All school trips/ outings/ voyages are automatically included without prior declaration. Moreover, there is no additional premium for trips with winter sports, regardless of their duration.
- Bodily injury of students under supervision are also covered, even if this type of injury would not be recognised by the accident insurance or social security.
- **Aggregate limit**
The company's intervention shall be limited to 2.000.000 EUR per event
- Only these special conditions and the general conditions as referenced above shall apply and shall prevail over any other conditions and/or documents

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