

## VAB Company Service

Information document on the insurance product. KBC Insurance NV - Belgium - authorised for all branches under code 0014. KBC Insurance

The purpose of this information document is to give you an overview of the main coverages and exclusions of this insurance. The document is not personalised according to your specific needs and the information it contains is not exhaustive. For any additional information on the insurance chosen and information regarding your obligations, please consult the pre-contractual and contractual conditions of this insurance.

### What type of insurance is this?

The VAB Company service is a collective insurance that VAB nv has taken out with KBC Insurance, which you can join at any time. This insurance offers year-round solutions if something goes wrong during your holiday or trip. In this contract, Personal assistance, Roadside assistance and Cancellation insurance are included.



#### What is insured?

##### Travel Insurance

- ✓ Customer choice: geographical Europe or global
- ✓ Medical expenses incurred abroad are reimbursed up to € 1,000,000 per person, after intervention by the health fund and without exemption.
- ✓ Repatriation after illness or accident abroad, if your medical condition so requires.
- ✓ Intervention in additional accommodation costs if you are forced to stay longer at the end of your trip (e.g. medical reasons, closure airspace or natural disaster) or, on the contrary, urgently need to return early (e.g. serious illness/death of family up to second degree or serious damage to your home).

##### Breakdown assistance vehicle

We offer Breakdown assistance for a vehicle in geographical Europe, excluding the Asian part of Turkey:

- ✓ Making the vehicle roadworthy in situ;
- ✓ If it is not possible to make the vehicle roadworthy again, transport to the most appropriate repair location, including the driver;
- ✓ Repatriation of the vehicle, including the driver and insured persons, to Belgium if necessary.

##### Bike assistance

- ✓ Making the bike roadworthy in situ;
- ✓ If it is not possible to make the bike roadworthy again, transport to the most appropriate repair location, including the rider.



#### What is not insured?

##### Travel Insurance

- ✗ Complications after the 24th week of pregnancy, childbirth or voluntary termination of pregnancy;
- ✗ Diseases existing at the start of the journey, unless an abnormal or unexpected aggravation occurs during the journey;
- ✗ Practising sports, such as motor sports, speed sports, mountaineering, martial arts and aerial sports.

##### Breakdown assistance vehicle

- ✗ Ordinary maintenance costs, the cost of spare parts or hourly wages charged by the garage;
- ✗ Costs for fuel or car lubricants;
- ✗ Events occurring outside the coverage area;
- ✗ All claims arising prior to the conclusion of the guarantee;

##### Bike assistance

- ✗ Regularly recurring defect in the bicycle, as a result of inadequate maintenance;
- ✗ Events at the bicycle repair shop



### Are there coverage restrictions?

- ! If you travel abroad, the Personal assistance insurance only applies for the first 120 days;
- ! Breakdown assistance for vehicles is valid in geographical Europe, excluding the Asian part of Turkey;
- ! A trip is understood to be a domestic or foreign trip with at least one booked overnight stay or for which it can be demonstrated by the production of a return ticket that it concerns a stay of at least 2 consecutive days;
- ! Bicycle assistance is in Belgium, the Netherlands and the Grand Duchy of Luxembourg and up to 50 km outside the Belgian borders in France and Germany;
- ! Force majeure may be invoked as a valid reason for exclusion from the guarantees.



### Where am I covered?

- ✓ The Personal assistance insurance is valid worldwide;
- ✓ The Breakdown assistance for vehicles is valid in geographical Europe, excluding the Asian part of Turkey;
- ✓ The Roadside assistance for vehicles is valid in Belgium, the Netherlands, the Grand Duchy of Luxembourg and up to 50 km outside the Belgian borders in France and Germany;
- ✓ The Bicycle assistance is valid in Belgium, the Netherlands, the Grand Duchy of Luxembourg and up to 50 km outside the Belgian borders in France and Germany.



### What are my obligations?

- When concluding the contract, you must provide us with honest, accurate and complete information about the risk to be insured;
- If, during the term of the contract, there are any changes to the risk for which you are insured, you must notify us;
- You must take all necessary precautions to avoid the occurrence of a claim;
- In the event of a claim, you must report it within the period stipulated in the general terms and conditions and take all reasonable measures to limit the consequences of the claim.



### When and how do I pay?

You must pay the premium annually. You will receive an invitation to pay.



### When does the cover start and end?

The starting date and duration of the insurance are stated in the special terms and conditions. The agreement lasts for 1 year and is tacitly renewed.



### How do I terminate my contract?

You can cancel the insurance contract no later than 2 months (*3 months if cancellation by us*) before the annual expiry date. You can do so by registered letter, by bailiff's writ or by issuing the termination letter against receipt.

Registered office of the company: KBC Insurance NV, Professor Roger Van Overstraetenplein 2, 3000 Leuven, Belgium, BTW BE 0403.552.563, RPR Leuven, IBAN BE43 7300 0420 0601, BIC KREDBEBB. Authorised for all branches under code 0014 (R.D. 4 July 1979, B.S. 14 July 1979) by the National Bank of Belgium, de Berlaimontlaan 14, 1000 Brussels, Belgium