



The VAB Emergency Centre, reachable day and night from within Belgium: **078 222 222** or from abroad: **+32 3 253 65 65**

Please note: in Canada, the Dominican Republic and the USA, you must first dial 011 32 before the telephone and fax number. In Sweden, you must dial 009 32 instead of the usual 00 32 for Belgium. Do you have any doubts? Simply contact your telephone company.

CONTENT OF THESE GENERAL TERMS AND CONDITIONS

I. General provisions

II. VAB Breakdown Assistance for companies in Benelux

III. VAB Bicycle Assistance for companies in Benelux

IV. Assistance for individuals

V. VAB Breakdown Assistance for vehicles abroad

I. GENERAL PROVISIONS

These provisions apply to the whole scope of the contract.

1. The concepts used

Policyholder: VAB (limited liability company) with registered office in Belgium, Pastoor Coplaan 100, 2070 Zwijndrecht, VAT BE 0436.267.594 – RLE Antwerp, non-tied agent, FSMA 030252 A. VAB is also the policyholder in Chapters IV and V. The policyholder is responsible for the actual implementation and is your primary contact point for questions and any complaints.

Insurer: KBC Verzekeringen, limited liability company with registered office in Belgium, Professor Roger Van Overstraetenplein 2, 3000 Leuven, VAT BE 0403.552.563, RLE Leuven, authorised for all branches under code 0014 (Royal Decree of 4 July 1979, Belgian Official Gazette of 14 July 1979) by the National Bank of Belgium, boulevard de Berlaimont 14, 1000 Brussels, Belgium. The insurer guarantees the performance listed in Chapters IV and V.

We:
the insurer and the policyholder together.

Subscriber:
The company or institution with registered office in Belgium that voluntarily affiliates with the insurance contract concluded between the policyholder and the insurer, and who pays the premium that is payable for the selected guarantees.

The affiliated person or you:
The persons who are specified by name in the special conditions, provided that they are domiciled in Belgium, and have their main place of residence there, and that the payable premium has been paid.

The occupants of the affiliated vehicles:
the driver and the passengers authorised by the subscriber, excluding hitchhikers. In order to be affiliated, these persons must be domiciled in Belgium.

Affiliated vehicle:
the vehicle with the licence plate stated in the invoice, insofar as it is registered in Belgium, and the MTM or actual weight does not exceed 5.5 tonnes. The insured vehicle could be: a car for tourist activities and/or business, a camper van or a motorcycle. The accompanying towed caravan or trailer with an MPM of up to 3.5 tonnes and/or a maximum height of 3 metres and/or a maximum length of 6.5 metres is included, insofar as it is attached to an affiliated vehicle. Vehicles for express services, taxis and paid passenger transport, or other companies with intensive use are always excluded from the Replacement Vehicle option.

Place of residence:
for the insurer and the policyholder, this is their registered office, for the subscriber, this is the address indicated in the affiliation certificate. KBC Insurances is subrogated to the rights and claims of every person who benefits from the guarantee and the assistance with regard to any liable third party, to the extent of its intervention.

2. Term of the contract

The contract is established during the drafting and signing of the order form and is concluded for the period stated there. The start date is the same as the date of receipt of the affiliation certificate. All the vehicles or persons included in the contract have one common date of expiry.

Specifically for Chapters II and III, the guarantees only apply from the 4th day following the receipt of the order form, and for a breakdown or accident suffered after this date. In case of a breakdown or accident at the time of the affiliation itself or within 4 days afterwards, assistance will still be provided if an affiliation duty is paid on top of the premium. In the event of non-payment, VAB has the right to suspend all provision of services until the full payment of the invoice and the above-mentioned costs. In the event of non-payment within one month after your breakdown assistance, VAB has the right to declare your application for affiliation as void, and to invoice you for the provided services at the actual cost. Sums that have already been paid are considered as definitively acquired. If VAB acts as a subcontractor, the user of this service acknowledges that he has been informed of

the General Terms and Conditions of this agreement through his contractor, and that he accepts them and is aware that he is bound by them. The contract that the beneficiary may have concluded with the client of VAB, and from which the provision of this service ensues, is not enforceable against VAB. VAB declares that it explicitly states in its subcontracting contracts that the contractor must inform the beneficiary, who is further considered to be a member, of these terms and conditions. The service offered under an agreement with VAB will be suspended if the member has failed to fulfil his obligations under any contract that is subordinate to or dependent on this agreement, and this shortcoming has been established after a written notice of default. The affiliation should be completed before the departure date of the journey, in particular for Chapters IV and V. The insurance applies to events during the term indicated on the affiliation certificate, with a minimum duration equal to the duration of the journey, and starting at the earliest at 00:00 h after the date the premium has been paid. The guarantee is limited to a maximum of 120 days of uninterrupted stay abroad. Any request for reimbursement in the context of this agreement will lapse three years after the event. The insurance will be extended for consecutive periods of one year, unless one of the parties opposes this by means of a registered letter that has been posted at least 3 months before the expiry date of the agreement. The insurance may also be terminated by the insurer by registered mail no later than 1 month after any notification or payment of a claim. In this case, the termination shall take effect after the period of 1 month from the day following the date of dispatch. The subscriber has the right to terminate the policy by registered letter at the latest 1 month after the payment or refusal of a damage claim. All insurances have the same expiry date, as stipulated in Chapter 1, Article 6.

3. Where is the insurance valid?

"Breakdown Assistance in Benelux" (Chapter II): in Belgium, the Netherlands, Luxembourg and up to 50 km outside the Belgian borders with France and Germany.

"Bicycle Assistance in Benelux" (Chapter III): Belgium, the Netherlands and Luxembourg and up to 50 km outside the Belgian border with France and Germany.

"Assistance to individuals at home" (Chapter IV.A): in Belgium.

"Assistance to individuals abroad" (Chapter IV.B): Worldwide, with the exception of Belgium (unless otherwise stipulated).

"Breakdown Assistance Europe" (Chapter V): coverage is valid in the following European countries, excluding their territories outside geographic Europe, unless otherwise stipulated: Albania, Andorra, Belarus, Bosnia and Herzegovina, Bulgaria, Cyprus, Denmark, Germany, Estonia, Faeroe Islands (DK), Finland, France (except overseas territory), Greece + Greek Islands, Great Britain, Hungary, Ireland, Iceland, Italy, Kosovo, Croatia, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, the Netherlands, Norway, Ukraine, Austria, Poland, Portugal (Madeira + Porto Santo), Romania, Russia & Russian Federation (up to the western part of the Ural Mountains), San Marino, Serbia, Slovakia, Slovenia, Spain (Canary Islands & Balearic Islands), Czech Republic, Vatican City, Sweden, Switzerland, Gibraltar, European part Turkey.

4. What to do in case of a complaint?

If you have a complaint, please contact the VAB complaints service (klachtenbehandeling@vab.be or 02 253 61 40).

If you fail to reach an agreement about the guarantees under Chapters IV and V, you can contact KBC Complaints Management, Brusselsesteenweg 100, 3000 Leuven, klachten@kbc.be, tel. 0800 620 84 (free of charge). If you do not come to an appropriate solution, you can contact the Insurance Ombudsman, Square de Meeûs 35, 1000 Brussels, info@ombudsman.as.

You always retain the right to initiate legal proceedings before a Belgian court, however. The parties expressly agree and acknowledge that the place of execution of the agreement is the registered office of the supplier, and that all disputes relating to the invoice are subject to Belgian Law and must be submitted to the Courts of the District of Antwerp in accordance with Art. 624.2[°] of the Judicial Code.

5. What are your obligations?

Fees paid and/or services rendered that are not payable by us under the terms of the contract must be refunded within 30 days. These services will only be provided at the request of the insured person or his beneficiary. In case of a physical accident or illness, we may proceed to have a medical check carried out. You will permit us to access your medical file.

The subscriber undertakes to:

- ✓ cooperate with regard to the administrative formalities and obligations that are necessary in order to be able to provide the requested assistance;
- ✓ provide us with the correct information about the insured claim;
- ✓ provide evidence of the costs on the basis of original invoices and/or certificates;
- ✓ provide us with the unused travel tickets when we have paid the repatriation or return journey.

6. Privacy

VAB respects the privacy of its members, customers and the users of its website. The collection of



personal data and the use that VAB makes of this data is in accordance with the Law of 8 December 1992 on the protection of privacy. In the case of affiliation, this personal data is stored in a data file. The owner of this file is VAB NV, Pastoor Coplaan 100, in 2070 Zwijndrecht. The personal data you provide about the insured person is used by VAB and the insurer to conclude, manage and implement the insurance. In some cases, it is necessary to process health data in this context. The insured person gives his/her free permission to VAB and the insurer to use this health data in connection with this insurance.

You will find more extensive information about the use of data by the insurer and about your rights in the privacy statement of the insurer, available via the insurer's website (www.kbc.be/privacy).

A paper version can also be requested free of charge from the insurer. VAB uses this data to meet the requests from members, and to keep them informed of VAB activities, as well as for marketing purposes, such as offering services or products, member benefits and promotions from VAB partners, the management of the customer data base, (direct) marketing, public relations and activities as an intermediary. They can be communicated to organisations that are contractually associated with VAB, unless the member or customer concerned opposes this by addressing a letter with a copy of the identity card to VAB Customer Service, Pastoor Coplaan 100, in 2070 Zwijndrecht. Everyone has the right to communicate, review, access and correct his personal data. In order to do this, it is sufficient to contact the VAB Customer Service by letter, with a copy of the identity card. Telephone calls may be recorded on tape for training and complaint-handling purposes.

7. Obligations of the beneficiary

The beneficiary undertakes:

- ✓ to cooperate with regard to the administrative formalities and obligations that are necessary in order to be able to provide the requested assistance;
- ✓ to provide us with the correct information about the insured claim;
- ✓ to provide evidence of the costs on the basis of original invoices and/or certificates.

II. VAB BREAKDOWN ASSISTANCE FOR COMPANIES IN BENELUX

A. VAB Breakdown Assistance in Benelux (including 50 km outside Belgium)

The VAB Road Assistance provides breakdown services to all validly associated vehicles, 24 hours a day, in Belgium, the Netherlands and the Grand Duchy of Luxembourg, and up to 50 km outside the Belgian borders with Germany and France. Vehicles not registered in Belgium are only entitled to breakdown assistance in Belgium.

There is no service provision with regard to cargo.

In the event of immobility, breakdown assistance is guaranteed and carried out by VAB Road Assistance. Every vehicle whose licence plate is stated on the invoice is entitled to the service. The assistance is not linked to a person, and assistance will be given to anyone who requests assistance with the affiliated vehicle.

By immobility, we mean the immobility of the affiliated vehicle that occurs suddenly and unexpectedly, and where the intervention of the VAB Road Assistance is immediately required.

The assistance consists of the following:

- ✓ making the vehicle ready for driving again, possibly provisionally, through the intervention of qualified staff. This is available 24 hours a day;
- ✓ one free tow for vehicles up to MTM 5.5 tonnes if, according to the person providing the road assistance, it is not reasonably possible to make the vehicle ready for driving again on the spot. Your vehicle will be taken to the garage in Belgium that is most appropriate for carrying out the repair. Additional towing can be authorised exceptionally, but only against payment of the standard VAB rates. VAB rejects any responsibility for the content of the towed vehicles. For vehicles with an MTM or actual weight or loaded weight exceeding 5.5 tonnes, or for market vehicles or market trailers, the intervention is limited to local breakdown service. A trailer that is coupled to the affiliated vehicle and has an MTM of up to 3.5 tonnes and/or a maximum height of 3 metres and/or a maximum length of 6.5 metres, and which is also the property of the associated person, is also entitled to breakdown assistance;
- ✓ taking you and the occupants of the vehicle to the nearest place from where you can continue your journey. VAB will decide on the specific mode of transport;
- ✓ the reimbursement of the costs up to a maximum of € 125, excluding VAT, for towing the vehicle to a garage in the Netherlands, if it is not decided to immediately repatriate the vehicle to Belgium. This refund cannot be combined with a repatriation of the vehicle (at a later date) at the expense of VAB.
- ✓ In the event of a flat tyre, the intervention is limited to the fitting of the spare wheel, if present and technically possible, by our road assistance provider. If this is not the case, towing is limited to the nearest tyre centre.

If towing after a breakdown or an accident takes place at the request of the government and you were unable to call VAB yourself, VAB will reimburse the costs for this towing according to the standard VAB rates. If VAB is requested to carry out additional towing in such a case, the right to reimbursement will lapse.

B. Replacement Vehicle and Replacement Vehicle Plus in Benelux (including 50 km outside Belgium)

If you have taken out and paid for the Replacement Vehicle or Replacement Vehicle Plus guarantee, you have the right to a replacement car in the case of unexpected immobility caused by a breakdown or accident if your vehicle cannot be made mobile again due to the breakdown or accident. VAB proposes a manual-gear replacement vehicle of type A or B. If you opted for the "Replacement Vehicle Plus" formula, you are entitled to a closed van with an MTM of 3.5 tonnes, or, if the broken-down vehicle is a minibus or a light truck with a double cab, 2 passenger cars of type A or B may be opted for, if available, for a maximum duration of 2 days. The road assistance provider on site will assess whether a replacement car should be made available.

You may use the replacement car for the duration of the repair of the associated vehicle. This period of use is communicated before the replacement vehicle is made available, and is based on the standard repair periods applied in the industry, with a maximum of 5 days. If the vehicle is used longer than authorised, the VAB will charge a daily rate. Any manifest abuse by the member or by a third party will give rise to the immediate invoicing of the costs of use of the vehicle to the member, without prejudice to the right to compensation, where applicable. The replacement vehicle is made available at the location of the breakdown or accident, at the residence of the member, or at a VAB support centre. The retrieval of the vehicle is carried out by VAB.

The VAB replacement vehicles are equipped with a system (VAB Telematics) that registers both the exact location (via the GPS signal of the VAB Telematics device) and the technical status of the replacement vehicles (via the OBD diagnostic plug E of the vehicle) and its correct use (on the basis of acceleration sensors in the VAB Tele-matics device in combination with the vehicle speeds measured via the GPS). The aim of this is to optimise safety, correct use, the administrative management and the recovery of the replacement cars. If necessary, the data will also be used to obtain objective details about the circumstances of a traffic accident, theft or traffic offence. If this reveals that the driver violated the instructions for use, VAB can decide to refuse the provision of further services, and to claim any damage this has caused. Prior to this decision, the driver can gain insight into the data on which this is based, and present his point of view.

VAB nv ensures the confidentiality and security of this data. The data will be retained for a period of 6 months, or the time required for the processing of a claim, and will only be processed for the stated purposes. VAB nv is not entitled to pass on the data to third parties, except following a court order. In accordance with the Privacy Law of 8 December 1992, the driver has the right to review the data relating to him and, if necessary, to correct it. To do so, he only has to send a letter with a copy of his identity card to VAB Customer Service, Pastoor Coplaan 100 in 2070 Zwijndrecht.

If you have an accident with the replacement vehicle, you must complete the International accident declaration form fully and truthfully, and sign it. You must also inform the VAB Emergency Centre within 24 hours. The replacement vehicle is legally insured. Any damage caused to the vehicle during the period of use can be recovered by VAB. The member is free to recover any damage from the responsible third party. Damage as a result of smoking will be considered as damage. The beneficiary will also return the vehicle in a clean condition. VAB nv reserves the right to claim the reimbursement of any costs of cleaning of the vehicle (interior and/or exterior). Abnormal wear and tear or abnormal dirt (dirt and stains that cannot be removed by the normal cleaning process) will be considered as damage and will also be fully borne by the beneficiary.

The replacement cars do not normally have their own damage insurance and are not insured against theft. If the vehicle has been damaged without the liability of a third party being held liable, the following exemptions will be recovered from the beneficiary for each type of brand, provided that the general conditions are perfectly complied with:

- ✓ Jaguar or Landrover: € 2.000
- ✓ Audi: € 1.500
- ✓ All other brands: € 650

In the event of a total loss, and provided that the general conditions are perfectly complied with, the exemption charged is limited to:

- ✓ Jaguar or Landrover: € 2.000
- ✓ Audi: € 1.500
- ✓ All other brands: € 650

Damage suffered in the event of theft is automatically limited to the amount of the exemption:

- ✓ Jaguar or Landrover: € 2.000
- ✓ Audi: € 1.500
- ✓ All other brands: € 650

A second replacement car may be made available at the request of the beneficiary. The additional operational costs associated with the delivery and retrieval of this second replacement car will be passed on to the beneficiary, insofar as the beneficiary is responsible, and therefore at fault, for the damage to the first vehicle. Only VAB or a person authorised by VAB can give the instruction to carry out repairs to the replacement vehicle.

VAB reserves the right to make the availability of the replacement vehicle dependent on the payment of a guarantee by the member. If applicable, the guarantee will be refunded if it is established that the vehicle does not show any additional damage. The replacement vehicle will be refused if the road assistance provider is of the opinion that the car cannot be driven safely. Traffic fines are borne by the user, and, where appropriate, may be increased by an administration cost of € 65 by VAB.

The replacement vehicle may not be used to push or tow other vehicles, to transport persons or goods



against payment, or for speed tests or competitions. Subleasing the vehicle is expressly prohibited. Any damage caused in this context will be recovered by VAB, plus an administration cost of € 95. In this case, any use of a replacement vehicle can also be refused in the future. The vehicle must be returned with at least as much fuel as when it was provided. If the fuel level is lower, the difference in fuel will be charged, plus by an operating cost of € 65. An excess of fuel in the tank remains without compensation on the part of VAB nv.

If the replacement vehicle is refilled with the wrong type of fuel, VAB nv will charge any expenses that arise from this error.

C. Inserting batteries as well as purchasing and fitting of tires

In the event of a battery breakdown, our roadside officer can install a new battery subject to your permission and for a fee. Batteries purchased from VAB are covered by a 2-year warranty against all production errors. Batteries that have been discharged due to misuse or excessive storage, as well as broken or overcharged batteries are not covered by the guarantee.

If, in the event of a tire failure, the problem is not solved on the spot, you can enjoy our specific assistance solution for tires when the correct tire size is in stock. The VAB roadman informs you in advance about the purchase price of the tires, your car is towed to a VAB support point where the VAB roadman replaces the tires.

Only the cost price of the tires is invoiced; the working hours for fitting the tires are included in your breakdown assistance contract. VAB offers you a 12-month warranty on these tires. More details about the conditions of this tire warranty can be found on vab.be/nl/banden/promos/vab-bandengarantie

D. What is not covered by the guarantees?

We will not provide a refund (applicable to all guarantees of Chapter II):

- ✓ if the vehicle is already in a repair garage or in its immediate vicinity;
- ✓ for the costs of spare parts (including oil and fuel) used in the breakdown assistance on site. Spare parts are only fitted with your permission and are paid for on the spot. Any costs for spare parts and working hours in the garage are also at your expense;
- ✓ costs for trailers that are not coupled to an affiliated vehicle, or trailers for professional use;
- ✓ costs for vehicles that are not affiliated, or if data is omitted or incorrect;
- ✓ in the case of repeated breakdowns due to non-repair or poor maintenance of the vehicle, as well as manifest misconduct, non-payment, or any other misuse in connection with this or another agreement with VAB. In such cases, VAB reserves the right to definitively refuse the provision of services, without the member being entitled to compensation. This is without prejudice to the right of VAB to claim damages, where applicable;
- ✓ for the costs for vehicles that are not on the public road or on a paved private road;
- ✓ for the costs of breakdowns or accidents that arose prior to the conclusion of the insurance, and all consequences thereof;
- ✓ if we have to call in specialised salvage services, which is necessary if the regular VAB vehicles are not able to carry out a task, for example, if a vehicle is not on a paved surface, or if one or more wheels of the vehicle no longer touch the ground;
- ✓ vehicles with an MTM or actual weight exceeding 5.5 tonnes, or trailers or caravans with an MTM or actual weight exceeding 3.5 tonnes, a length exceeding 6.5 metres and/or a height exceeding 3 metres, or vehicles with lowered suspension and/or spoilers are always excluded from free-of-charge towing;
- ✓ if the VAB representative is of the opinion that the driver is unable to drive the replacement car in complete safety;
- ✓ defects to a trailer do not provide entitlement to a replacement vehicle;
- ✓ for the delivery of a replacement vehicle if the driver of the replacement vehicle does not have a valid driving licence that was issued at least 12 months earlier. A provisional driving licence is not regarded as a valid driving licence.

III. VAB BICYCLE ASSISTANCE FOR COMPANIES IN BENELUX

1. Which bicycles are affiliated?

The affiliated (electric) bicycle, cargo bike, mountain bike, sports bike, moped (< 50 cc) or scooter (< 50 cc) is only entitled to the services if it has been put into circulation and used legally. The service provision is either granted on the basis of the frame number of the bicycle or on the basis of the name of the person riding the bicycle. This is determined on the basis of what is stated in the agreement:

- ✓ the frame number of the bicycle is stated: The assistance, with all its rights, is inextricably linked to the frame number stated on the agreement. The frame number stated in the agreement must correspond to that of the bicycle for which assistance is requested. The assistance is not linked to a person; anyone who requests assistance with the affiliated vehicle is given assistance. Any changes to the Bicycle Assistance (name or address, change of vehicle) must be reported as soon as possible to the VAB Customer Service. Any change in the frame number must be reported in writing;
- ✓ the names of persons are stated: The person who is stated in the agreement by name and who is domiciled in Belgium, where he has his principle place of residence, insofar as he has been immobilised according to the conditions of this agreement. The VAB road assistance provider may ask for your identity card to check your identity.

In the case of omitted or incorrect data, VAB reserves the right to refuse intervention, or to charge the person concerned for a new Bicycle Assistance, plus the standard affiliation fee. A possible regularisation of this contribution can be requested in writing later, via mediation by the VAB Customer Service. The paid affiliation fee remains acquired by VAB, however.

2. When is assistance provided?

The guarantee applies to the unexpected technically or legally immobilized connected cyclist who is located in Belgium, the Netherlands or Luxembourg and up to 50 km outside the Belgian national borders in Germany and France and from the place of residence of the beneficiary. The immobilisation arose from an accident, a technical defect, a flat tire, a battery problem, vandalism, theft or attempted theft. Assistance to the bicycle is only granted if the bicycle is on a road that is accessible for a VAB assistance vehicle.

The service consists of the following:

- ✓ sending a VAB road assistance provider to the location;
- ✓ if the bicycle cannot be made fit for riding again on the spot by the VAB road assistance provider, the cyclist is entitled to free transport of the insured bicycle. The bicycle is taken to the place that is most suitable for repair. Additional transport can be exceptionally authorised, against payment of the standard VAB rates (information: 03 253 61 30). The cyclist can travel along to the destination of the bicycle. We are not responsible for luggage during the transport;
- ✓ in the event of theft of the bicycle, we will organise and cover the expenses for transporting the insured person to the place of departure or arrival in Belgium, up to a maximum of € 80. This guarantee is only provided if the rider of the bicycle can demonstrate that all precautions had been taken to minimise the risk of theft of the bicycle and if the theft is reported to the police;
- ✓ if the person riding the bicycle is the only accompanying adult of one or more minors at the time of intervention, these children may also travel along (up to 4 children). In this case, the bicycles that are not immobilised and/or not insured will not be transported.

3. What is not covered by the guarantees?

We are not liable to provide a refund in the case of:

- ✓ services that were not requested from the VAB Emergency Centre, or that were not provided via VAB's care or with VAB's authorisation;
- ✓ deliberate and/or unlawful acts carried out by yourself, as well as the confiscation of the bicycle by the local authorities as a result thereof;
- ✓ practising sports as a profession or against remuneration/sponsoring and the associated training;
- ✓ excessive use of alcohol or the use of medicines or narcotics that have not been prescribed by a physician, unless there is no causal link with the event causing the damage;
- ✓ a recurring defect to the bicycle due to poor maintenance;
- ✓ defects and breakdowns, the price of spare parts, the maintenance costs of the bicycle and the repair costs if the bicycle is already at a repair shop (including the costs for the quote and for the dismantling by the person who is repairing the bicycle);
- ✓ any damage claims that were caused deliberately by the insured or that are the result of an accident that occurred following bets or challenges;
- ✓ the damage resulting from an accident that was caused by a dispute, aggression or an attack, of which the insured person was the provocateur or instigator;
- ✓ assistance with bicycle locks, unless undeniable proof is provided that the insured person is the owner of the bicycle;
- ✓ organised rides in which the organisation provides technical assistance. VAB may only be called upon if this assistance is unable to solve the problem;
- ✓ defects that are caused by the use of non-original spare parts.

IV. ASSISTANCE TO INDIVIDUALS

A. Within Belgium

1. Organisation of the hospitalisation of an insured child

If an insured child under the age of 18 is to be admitted to a hospital while the parents are not at home, we will organise the transport and admission to the hospital at the request of the parents and in consultation with the attending physician. We will follow up on the progress of the health condition of the hospitalised child until the return of the parents to the place of residence. We will not intervene in the transport or admission costs. We cannot act in the place of the official emergency services.

2. Childcare or household help

In case of hospitalisation due to an accident or illness of one of the parents of children under the age of 16, we will cover the costs for:

- ✓ childcare up to a maximum of € 65 per day and up to a maximum of € 125, provided that the hospitalisation lasts at least 2 days;
- ✓ family aid up to a maximum of € 20 per day and up to a maximum of 8 days, provided that the hospitalisation lasts at least 3 days; The help must be provided during the hospitalisation or in the following week.

Reimbursement takes place on presentation of the original invoice and a certificate of admission to the hospital.

3. Assistance in case of damage to the insured person's home

If your home has become uninhabitable due to fire, water damage, storm, explosion or implosion, we will arrange and/or pay:

- ✓ the hotel costs for one night on the basis of room and breakfast, up to € 65 per room, in order to accommodate the insured persons who live with you;
- ✓ the surveillance costs of the damaged residence during the first 48 hours if the contents of the damaged home need to be protected against theft;
- ✓ the provision or rental of a suitable means of transport, which can be driven with a B driving licence, in order to safely store your belongings, up to a maximum amount of € 250.

4. Assistance from a locksmith

In case of loss or theft of the keys of the insured property at the address of the affiliation certificate, we will cover the transport costs and hourly wages of a locksmith up to a maximum of € 50. You will be required to prove to the locksmith that you are living in the house.

5. Emergency number for children

In an emergency situation, insured children up to the age of 18 may call upon our emergency centre.

Our assistance may consist of:

- ✓ contacting the parents or other family members within Belgium or abroad;
- ✓ contacting a specialised service, or passing on the telephone number of specialised services;
- ✓ making a means of transport available in order to ensure the safety of the child.

The mediation by our emergency centre is completely free of charge. All external costs for services that our centre calls upon, such as: costs for transport, costs for domestic emergency services, etc., and any telephone costs of the insured person are at the expense of the insured person. If the incident is insured as part of this insurance, the costs will be refunded as described in the section in question.

6. Transfer to a hospital near your place of residence

After a traffic accident in Belgium, we will organise the following:

- ✓ your transfer to the hospital near your place of residence, with the permission of our medical team. We can in no way act in the place of the emergency services;
- ✓ the transport of the mortal remains from the place of death to the place of residence in Belgium, subject to approval from our emergency centre.

For insured children under the age of 18 who are on holiday in Belgium, we extend these guarantees to all accidents or serious illnesses.

B. Abroad

1. Medical expenses

If you fall ill during your trip or are the victim of an accident with personal injury, we will reimburse the following costs incurred abroad:

- ✓ accommodation costs in the hospital;
- ✓ the medical and paramedical fees;
- ✓ the medical or surgical treatment costs in the event of hospitalization;
- ✓ the medicines prescribed by the treating doctor;
- ✓ the local transport costs required for medical or paramedical treatment;

The costs will be reimbursed up to an amount of € 1,000,000 per insured person. This amount includes the following limits:

- ✓ € 375 for local transport costs in order to visit the hospitalised insured family member;
- ✓ € 250 for dental care (including: the urgent repair costs of the insured person's dental prosthesis up to a maximum of € 50), contact lenses, corrective glasses and spectacles or prostheses after a physical accident;
- ✓ € 12,500 for psychological care or treatment of the insured person after a disaster, attack or hostage-taking of which the insured person is the victim or direct witness;
- ✓ € 6,200 per insured person for medical follow-up treatment costs prescribed in Belgium up to 1 year after a physical accident, determined by the attending physician abroad. The contribution for paramedical costs is limited to € 500.

In case of an accident to or the illness of a dog or a cat of the insured person while abroad, we will reimburse the costs for the veterinarian abroad up to an amount of € 250.

2. Repatriation after an illness or accident

We will ensure your repatriation to Belgium if your medical condition requires this. When, how and

to where you are transferred will only be assessed as a function of your medical condition and in consultation with the attending physicians.

If it is beneficial for you from a medical point of view, we will organise the return journey of the other insured persons at our expense. If you were forced to leave part of your luggage or your bicycle behind during this repatriation, we will organise the transfer of the luggage or bicycle up to a maximum of € 250. The repatriation of dogs or cats that are left behind abroad is reimbursed up to a maximum of € 250.

3. In the event of death during the journey

If you should die while abroad, we will organise the transport of the body from the place of death to a cemetery in Belgium, an EU member state or Switzerland. The costs for the post-mortem treatment are also included. In addition, we will reimburse the costs of the coffin abroad up to a maximum amount of € 1,500. If the funeral takes place in a country that is not an EU member state or Switzerland, we will reimburse the funeral costs up to the amount we would have had to spend in the case of transferring the mortal remains. The costs of the funeral ceremony are not at our expense.

4. Extension of the stay

We will pay your additional accommodation expenses if:

- ✓ you have to extend your stay for medical reasons due to illness or accident, or while awaiting your repatriation. We will compensate the accommodation costs and breakfast up to € 75 per day and per insured person, for up to 7 days.
- ✓ you are forced to extend your stay due to a closure of the airspace, an (internationally recognised) terrorist attack abroad (unless the attack occurred within 30 days prior to booking the trip), a natural disaster (avalanche, flood, forest fire, earthquake, etc.) or an epidemic. We will reimburse an amount of € 75 per day of the proven additional accommodation costs per affiliation, for a period of up to 7 days.

This guarantee only applies insofar as compensation is not granted by the airline in the context of an international agreement or EU regulation. Moreover, the insurance guarantee is retained until the return to Belgium.

5. Transfer of family members

If you are hospitalised for a period exceeding 5 days due to an illness or accident, and you are travelling alone, we will organise the outward and return journey from Belgium of a family member up to the second degree at our expense. The restriction of 5 days does not apply if the hospitalised person is younger than 18 years. If the journey takes place by private car, we will reimburse the trip on the basis of the price of a railway ticket for one person.

We will also compensate the accommodation costs for overnight stays and breakfast up to € 75 per day and per insured person, for up to 7 days.

6. Early return home

We will ensure the return journey of all insured persons to Belgium at our expense, or for the outward and return journey of one insured person if the return is required for the following reasons:

- ✓ the death of a family member or relative up to and including the second degree;
- ✓ the unexpected hospitalisation of a family member or relative up to and including the second degree for a period of more than 5 days due to serious illness or accident. This period is reduced to a hospitalisation of 48 hours if the hospitalised person is 18 years or younger;
- ✓ serious damage to your property (home or professional premises), so that your presence is necessary;
- ✓ the insured is called up for an organ transplant or by a Belgian court, and this was not foreseeable on departure.

In addition, we will reimburse the actual transport costs of 1 insured person if the latter should be required to continue the journey on his own, or of the other insured travel companions who are dependent on the insured person if they are unable to start the return journey on their own with the planned means of transport. If you have opted for the outward and return journey of one insured person, the return journey must take place within 8 days after the return. If you are travelling with the insured vehicle, and you return to your place of residence for one of the above-mentioned reasons, we will refund these trips on the basis of the equivalent value of a railway ticket for one person. If you leave your vehicle behind for one of the above-mentioned reasons, and none of the other insured persons can drive the car, we will refund the travel cost from Belgium, excluding the accommodation costs, of the person who will afterwards retrieve the car. We shall decide on the means of transport. If you are travelling by car and are forced to make use of this guarantee, we will compensate the transport costs of an accompanying person up to a maximum of € 250. This is in the event that you return home early without going back, while the other parent stays on the spot with children under the age of 16.

7. Communication

We will reimburse the costs for:

- ✓ telephone calls made abroad to and from the VAB Emergency Centre, on presentation of

the necessary supporting documents and provided that these calls lead to action from the assistance centre.

- ✓ an interpreter called in by the insured person abroad for the defence of his/her interests, up to a maximum of € 200;

In the case of assistance to insured persons, we will also ensure that urgent messages are passed on.

8. Accompaniment of children

At our expense, we will ensure the outward and return journey from Belgium of the person who will accompany children under the age of 18 during their return trip to Belgium. This applies in the case in which the children are left alone during the trip as a result of your illness, physical accident, death or urgent premature return. This person is designated by the family, and can also claim reimbursement of the accommodation costs for overnight stay and breakfast up to € 75 per day and per insured person, for up to 7 days. We will also reimburse the additional transport costs for the return journey of the insured children.

9. Legal assistance

If you become involved in a traffic accident abroad:

- ✓ we will advance up to a maximum of € 1,250 for the costs of a lawyer or bailiff abroad. You are required to refund this amount to us within 3 months of payment;
- ✓ we will advance up to a maximum of € 12,500 of the bail imposed by the local authorities. You are required to refund this amount to us within 3 months of payment, or earlier if the sum is released earlier by the local authorities.

10. Shipment of luggage, spectacles or medication

We will reimburse and organise the shipment of:

- ✓ indispensable medicines prescribed by a physician in case of illness abroad, if these or their equivalent are not available locally, but are available in Belgium;
- ✓ a suitcase with personal items if your luggage is lost, stolen or delayed by more than 48 hours by the carrier abroad. After the suitcase has been handed over by a person you have designated, it will be delivered to the place where you are staying abroad;
- ✓ your glasses or an indispensable prosthesis to replace those that were damaged during the journey.

The charges and the purchase price that may have to be paid locally will continue to be your responsibility. The reimbursement with regard to the lost or stolen luggage is only covered if the luggage insurance security was underwritten. The security may be refused when it is contrary to local legislation.

11. Travel documents

In the case of loss of your travel documents (identity card, travel pass, driving license, etc.) abroad, we will reimburse the administrative costs for replacement, provided that you have reported the loss to the police, embassy or consulate. In the event of loss or theft of travel tickets, we will arrange new tickets for you, provided that you provide us with payment for them first. In the case of loss or theft of bank or credit cards, we can request your financial details in order to block the cards in question.

12. Transfer of money abroad

We will make the amount you have requested (up to a maximum of € 3,750) available for unforeseen and urgent expenses abroad, provided that this amount has been handed over to us in advance.

13. Search and rescue

After consultation with our centre, we will also intervene in the rescue or search costs incurred by the official emergency services abroad in order to safeguard the life of the insured person. In addition, we also provide advice, to the extent possible, on the start-up of search activities, taking the specific local circumstances into account.

14. Sports guarantees

Following an accident of the insured person, we will refund the following, up to a maximum amount of € 250, for the days on which you were not able to benefit from:

- ✓ the unused days of a ski pass and/or course package;
- ✓ the rental of diving equipment that has already been paid;
- ✓ the fee for a golf course that has already been paid.

The damage will be reimbursed if proof of the purchase, and possibly the passport and a foreign medical certificate, are presented. Damage below € 50 is not refunded.

C. What is not covered by the guarantees?

These exemptions relate to section A and B of this chapter:

- ✓ diseases that already existed at the start of the journey, unless an abnormal or unexpected exacerbation occurs during the trip;
- ✓ psychological, psychosomatic, mental or nervous disorders, unless these require urgent hospitalisation as a result of their first manifestation;
- ✓ complications of a pregnancy after the 24th week, childbirth or voluntary termination of pregnancy;
- ✓ assistance in connection with minor disorders or injuries that can be treated locally and that do not prevent the insured person from continuing his journey, except for medical expenses;
- ✓ professional activities, except for administrative, cultural or commercial activities. In such cases, we will provide compensation in addition to the statutory occupational accident insurance;
- ✓ the costs of prostheses (including glasses, spectacle lenses, contact lenses, medical devices) made in Belgium;
- ✓ thermal therapy, preventive medicine, alternative medicine;
- ✓ aesthetic procedures or treatment (unless medically necessary due to physical injury);
- ✓ treatments for which we have provided assistance, aftercare and, in the case of illness, medicines prescribed and/or produced in the country of domicile of the insured person.
- ✓ services that were not requested from the VAB Emergency Centre. Only medical treatment that was not carried out in a hospital need not be requested;
- ✓ air travel if you are a member of the crew, or if you carry out a professional activity relating to the flight or the aircraft during the flight;
- ✓ practising the following sports: motor sports, speed sports, mountaineering, and in particular all climbs along impassable tracks using specific equipment, such as crampons, ropes, etc., all martial arts and air sports (parasailing, delta-gliding, gliding, skydiving, etc.), practising sports as a profession or for remuneration/sponsoring and the associated training;
- ✓ war, strike and riots, as well as civil war, unless there is no causal link with the event causing the damage;
- ✓ nuclear, atomic accidents or radiation;
- ✓ excessive use of alcohol or the use of medicines or narcotics that have not been prescribed by a physician, unless there is no causal link with the event causing the damage;
- ✓ natural disasters, such as avalanches, rock falls, rockslides, landslides, earthquakes, snow pressure, hail, high water, floods, forest fires, storms, hurricanes and any other weather conditions, unless otherwise stipulated in the specific conditions of the covered guarantees.
- ✓ countries where there was a negative travel advice from Foreign Affairs when booking the trip.
- ✓ complications of medical treatment abroad that were planned in advance

We cannot be held liable for the following:

- ✓ the non-performance of the assistance, or shortcomings or delays in carrying it out, in the event of circumstances independent of our will or in case of force majeure, such as civil or international war, popular uprising, strike, retaliatory measures, restriction of the freedom of movement, radioactivity, natural disasters, etc.;
- ✓ not dispatching spare parts if these are not available in Belgium or are no longer manufactured.

D. How can you apply for refunding?

In many cases, we pay the costs directly to the service provider. You can request from us the refunding of costs that you have paid yourself:

- ✓ for non-medical expenses, you must send us the original invoices;
- ✓ medical expenses must first be submitted to your health insurance company. You can send us the original statement later, together with the copies of the invoices. If your health insurance refuses a refund, we require a certificate of the refusal from you and the original proof of your costs. In the case of urgent hospitalisation, you are required, upon your return to Belgium, to take the necessary steps to obtain compensation that is legally due from your health insurance and/or any other health insurances, and to transfer this to KBC Insurances, who has initially paid for the medical expenses. If the insured is not in compliance with his obligation in connection with affiliation or payment of the social security / health insurance or does not comply with the regulations in this respect, we will only compensate that portion that would not be refundable by the health insurance, up to a maximum amount of € 2,500. An exemption of € 60 per claim for outpatient care will apply in this case.

V. BREAKDOWN ASSISTANCE ABROAD

A. Roadside assistance

1. Local roadside assistance

If the described vehicle is immobilised abroad due to an accident (including damage caused by theft, vandalism or force of nature) or a breakdown, we will pay the following:

- ✓ the costs for breakdown assistance or for towing to the most appropriate garage, up to an amount of € 500;
- ✓ the costs involved in sending the spare parts required for the proper operation of the vehicle, if these parts are not available locally, and insofar as they are available in Belgium.

We can organise these services for you, but please note that special, mandatory arrangements regarding the towing of vehicles apply for certain roads abroad, whereby these services may not

always be possible. The price of the parts to be repaired, any import duties and the working hours in the garage are at your expense. If the payment of these costs has been advanced by us, you are required to refund this payment on your return to Belgium.

2. Repatriation of the vehicle (repair exceeding 2 working days)

If the vehicle cannot be repaired within 2 working days, we will organise the following at our expense:

For the vehicle:

- ✓ repatriation to your domicile in Belgium, or a garage nearby;
- ✓ payment of the storage costs until the vehicle is collected, up to a maximum of € 375;

For the insured occupants:

- ✓ the return journey. We will determine the choice of the means of transport;
- ✓ compensation of the additional travel costs, up to a maximum of € 250, if you want to continue to travel to your holiday destination. At the end of the holidays, we will organise repatriation from the place where your vehicle was left behind;
- ✓ the additional accommodation costs if you choose to return home immediately. The compensation is based on a room with breakfast at up to € 75 per day and per insured person, for up to 7 days;
- ✓ the additional accommodation costs if your vehicle or your accommodation has become unusable, inaccessible or uninhabitable as a result of forest fire or heavy rain (with flooding and/or mud flows). The compensation is based on a room with breakfast, up to a maximum of € 125 per day, with a maximum of 10 days for all insured persons together.

For the luggage:

- ✓ the additional transport costs for transferring your luggage to your place of residence, up to a maximum amount of € 250, if you are forced to leave part of your luggage behind on the spot.

If you chose the Replacement Vehicle option, some of the guarantees described above will be replaced by the guarantees described in this option. We will carry out the repatriation of your vehicle, regardless of the age of your vehicle, provided that you have the vehicle repaired in Belgium, or if the repatriation of the vehicle is a mandatory condition of your insurer (for example, in view of an expertise).

3. Immobilisation of the vehicle (repair taking less than 2 working days)

If the vehicle can be repaired within 2 working days, we will refund the following:

- ✓ proven costs for additional accommodation, up to € 75 per day and per insured person, for up to 7 days. In the case of additional accommodation costs, we will refund on the basis of overnight stay and breakfast.
- ✓ if the vehicle was repaired abroad, you are also entitled to have the repair inspected in the VAB Diagnostic Centre in Zwijndrecht free of charge.
- ✓ the return travel costs to your place of residence in Belgium if, at the end of your holiday period, urgent reasons make it impossible for you to wait locally. We will decide on the means of transport. We will make one travel ticket available to retrieve the repaired vehicle at a later date.

If you chose the Replacement Vehicle option, the above-mentioned guarantee will be replaced by the guarantees described in this option.

4. Theft of the vehicle

In the event of theft of your vehicle, we will organise the return journey of the insured occupants of the vehicle to Belgium at our expense. We will decide on the means of transport. If your stolen vehicle is found ready for use after your return to Belgium:

- ✓ we will organise the repatriation of your vehicle to your domicile in Belgium, or to a garage nearby, at our expense;
- ✓ or we will reimburse your travel costs for collecting your vehicle on the spot. We will decide on the means of transport.

We will carry out the repatriation of your vehicle, regardless of the age of your vehicle, provided that you have the vehicle repaired in Belgium, or if the repatriation of the vehicle is a mandatory condition of your insurer. In the event of theft of your vehicle, or if your vehicle is forcibly left behind on the spot as a result of total loss, we will reimburse the customs duties that are demanded by the local authorities.

5. Provision of a replacement driver

If the insured driver of the insured vehicle is no longer available during the journey as a result of illness, physical accident or death, and none of the other passengers can replace him, we will send a replacement driver at our expense to take your vehicle and the other insured passengers to your place of residence in Belgium via the shortest route.

- ✓ we are not obliged to do this if the vehicle is not in a condition to drive or is not in compliance with the statutory regulations.

- ✓ we will only refund the salary and travel costs of the replacement driver.
- ✓ you may appoint a replacement driver yourself, subject to our prior approval. In this case, we will pay the transport and a fixed compensation of € 50 per day for overnight accommodation and related costs, on the basis of daily travel of at least 500 km. The return travel costs that you incur yourself with regard to hotel, restaurant, fuel, tolls and any repairs to the vehicle remain at your own expense.

If one or more of the insured persons are no longer able to travel with the vehicle due to lack of space as a result of the arrival of the replacement driver, we will refund the cost of the return journey. We will decide on the means of transport.

6. Legal assistance

If you are involved in a traffic accident abroad:

- ✓ we will advance up to a maximum of € 620 for the costs of a lawyer or bailiff abroad. You are required to refund this amount to us within 3 months of payment;
- ✓ we will advance up to a maximum of € 12,500 of the bail imposed by the local authorities. You are required to refund this amount to us within 3 months of payment, or earlier if the sum is released earlier by the local authorities.

7. Communication

We will reimburse the costs of telephone calls made abroad to and from the VAB Emergency Centre on presentation of the necessary supporting documents and provided that these calls lead to action from the assistance centre. In the case of assistance to insured persons, we will also ensure that urgent messages are passed on.

8. Transfer of money abroad

We will make the amount you have requested (up to a maximum of € 3,750) available for unforeseen and urgent expenses abroad, provided that this amount has been handed over to us in advance.

9. Repatriation after an accident with the insured vehicle

We will ensure your repatriation to Belgium if your medical condition requires this. When, how and to where you are transferred will only be assessed as a function of your medical condition and in consultation with the attending physicians. If it is beneficial for you from a medical point of view, we will organise the return journey of the other insured persons at our expense. If you were forced to leave part of your luggage or your bicycle behind during this repatriation, we will organise the transfer of the luggage or bicycle up to a maximum of € 250. The repatriation of dogs or cats that are left behind abroad is reimbursed up to a maximum of € 250.

10. In the event of decease after an accident with the insured vehicle

If you should die while abroad, we will organise the transport of the body from the place of death to a cemetery in Belgium, an EU member state or Switzerland. The costs for the post-mortem treatment are also included. In addition, we will reimburse the costs of the coffin abroad up to a maximum amount of € 1,500. If the funeral takes place in a country that is not an EU member state or Switzerland, we will reimburse the funeral costs up to the amount we would have had to spend in the case of transferring the mortal remains. The costs of the funeral ceremony are not at our expense.

B. Replacement Vehicle abroad

The replacement vehicle only applies to the vehicle whose licence plate is stated in the 'replacement vehicle abroad' option, and insofar as you have paid the fee. The guarantees listed below cannot be accumulated with the general terms and conditions that apply to the basic contract to which this option is an extension and/or replacement, unless otherwise stipulated.

1. The right to a replacement car

You are entitled to a replacement vehicle or an alternative if the defective vehicle cannot be repaired (or recovered) within 48 hours. In Belgium, this entitlement arises if the vehicle is immobilised as a result of an accident within 7 days prior to your departure abroad, and if the repair cannot be carried out in time. In consultation with our Emergency Centre, you can make use of a passenger car of category B (compact) or equivalent in replacement of your own defective vehicle abroad. If we are unable to provide a replacement vehicle, we will provide for a different mode of transport.

The beneficiary must hold a valid identity document and / or passport and must have a valid driver's license. A provisional driver's license is not considered as a valid driver's license in the context of this service. Any specific conditions of the local car rental companies also apply. The driver must also be able to present a credit card if a rental car is received.

2. The intervention

We refund:

- ✓ either the actual rental cost for the further duration of the journey, with a maximum period of 30 days. In case of a mechanical breakdown or accident at the end of the trip, the guarantee is limited to a maximum of 7 days, or 5 days if you return by a means of transport other than with a rental car. If your own vehicle can be repaired within the holiday period or within a period of 3 days, and the distance to the place of residence does not exceed 250 km, we can ask the insured person to return the rented vehicle himself, and to retrieve his own repaired vehicle. The insured person grants the garage owner permission to carry out the repair if this can be done in a reasonable and professional manner. The actual rental cost is: the rental price and the possible "drop charge". The cost of public transport in second class to the pick-up/return location of the rental car will also be refunded.
- ✓ If you want a rental car of a higher category than a vehicle of category B (Compact), we will try to mediate in this. The associated additional costs will be at your own expense. Our Emergency Centre may demand a guarantee from the insured person for the payment of these additional costs or the cost of public transport to the declared holiday destination and/or the return journey, up to a maximum of € 620, if you are unable to make use of a replacement vehicle, or if we are unable to make one available. If your vehicle cannot be repaired abroad, we will also provide repatriation, if required, from your holiday location. The additional cost of the transport of luggage will be refunded, up to a maximum amount of € 250, if you are unable to take it with you.

3. Obligations

You are obliged to provide us with all the useful information that we deem necessary with regard to the claim. In the case of an accident, the entrant will provide us with a copy of the accident claim form, together with a certificate from the insurance company on which the date of the accident is confirmed. If you receive a replacement vehicle, you must:

- ✓ report any damage as completely and as soon as possible to the car rental company or its insurer;
- ✓ return the vehicle to the agreed place at the agreed time, in the same condition as when it was received;
- ✓ comply with the general terms and conditions of the rental agreement of the car rental company that makes the vehicle available. VAB can pass on any costs caused by non-compliance with the terms and conditions.

Any costs incurred by not complying with the terms and conditions may be passed on by VAB.

C. What is not covered by the guarantees? (applicable to all guarantees of Chapter V):

- ✓ ordinary maintenance costs or the costs for spare parts, or the hourly rates charged in the garage;
- ✓ expenses for fuel or lubricants;
- ✓ the apparent poor condition of the vehicle;
- ✓ claims that originate outside the area of coverage;
- ✓ no cover is provided for vehicles that were rented in Belgium or abroad;
- ✓ all claims that arose prior to the conclusion of the guarantee;
- ✓ repairs, damage, additional insurance premium for occupants when renting a replacement vehicle;
- ✓ services that were not requested from the VAB Emergency Centre. Only local breakdown assistance does not need to be requested;
- ✓ deliberate and/or unlawful acts carried out by yourself, as well as the confiscation of the vehicle by the local authorities as a result thereof;
- ✓ practising motor sports and speed sports;
- ✓ nuclear, atomic accidents or radiation;
- ✓ excessive use of alcohol or the use of medicines or narcotics that have not been prescribed by a physician, unless there is no causal link with the event causing the damage;
- ✓ war, strike and riots, as well as civil war, unless there is no causal link with the event causing the damage;
- ✓ natural disasters, such as avalanches, rock falls, rockslides, landslides, earthquakes, snow pressure, hail, high water, floods, forest fires, storms, hurricanes and any other weather conditions, unless otherwise stipulated in the specific conditions of the covered guarantees.

We cannot be held liable for the following:

- ✓ the non-performance of the assistance, or shortcomings or delays in carrying it out, in the event of circumstances independent of our will or in case of force majeure, such as civil or international war, popular uprising, strike, retaliatory measures, restriction of the freedom of movement, radioactivity, natural disasters, etc.;
- ✓ theft of objects or accessories from the vehicle;
- ✓ not dispatching spare parts if these are not available in Belgium or are no longer manufactured;
- ✓ repatriation that is not a consequence of a traffic accident with the insured vehicle.

LEGALLY OBLIGED STATEMENTS

Privacy

VAB respects the privacy of its members, customers and the users of its website. In order to be able to deliver our services and products to you as a customer, we need to have some personal details. VAB strives to process this personal data in a legal, fair and transparent manner.

Every person whose VAB processes data (this is the person concerned) has different rights:

- ✓ right to information
- ✓ right of inspection
- ✓ right to correction
- ✓ right to change data
- ✓ the right to limit processing
- ✓ right to data transferability
- ✓ right of objection

These rights can be exercised in 2 ways:

- ✓ via e-mail for the attention of privacy@vab.be, or
- ✓ via a written request for the attention of

VAB, Risk management - Data protection, Pastoor Coplaan 100, B-2070 Zwijndrecht

You can consult our complete privacy statement on our website:

vab.be/en/over-vab/privacy

If desired, you can also request this in writing from our VAB Customer Service VAB, Klantendienst, Pastoor Coplaan 100, B-2070 Zwijndrecht

Fraud

In order to maintain solidarity between the insured parties and to avoid unnecessary increases in premiums, we actively take action against fraud. Insurance fraud is a crime and can lead to criminal prosecution.