

# Personal Accident Insurance

AIG®

Standard Insurance Product Information Document

Company: AIG EUROPE SA – an insurance company registered in Luxembourg (RCS no. B 218806) - French branch RCS Nanterre 838 136 463

Product: AVIS - BUDGET

This information document is not a pre-contractual document. It shows a summary of the main cover and exclusions of the contract. It does not take into account your specific needs and requests. You will find full information on this product in the pre-contractual and contractual documentation.

What type of insurance is this?

This product is an individual accident insurance contract distributed by AvisBudget to its customers who have rented a vehicle.



## What is insured?

### COVER UNDER THE CONTRACT (according to the option chosen):

- ✓ **Personal accident:** payment of a lump sum in the event of bodily injury following an accident resulting in permanent or partial disability or death of the Insured.
- ✓ **Emergency medical expenses:** reimbursement of fees for surgery, hospitalization expenses and costs of outpatient care resulting from bodily injury following an accident during a trip in the Rental Vehicle.
- ✓ **Luggage and personal effects:** compensation for loss, theft or damage to the luggage and personal effects of the Insured located inside or in the roof box of the Rental Vehicle.
- ✓ **Additional costs:** cover for additional travel expenses (transport, accommodation) enabling the Insured to continue his or her journey or return to his or her country of residence, and lock replacement costs if the keys are stolen from the Insured with papers or documents identifying the address of the Insured.

### MAXIMUM COVER AMOUNTS (according to the insurance module taken out):

- Death resulting from an accident: €20,000 / €180,000 per Insured Person
- Permanent disability: €20,000 / €180,000 per Insured Person
- Permanent disability preventing the Insured from pursuing any occupation: €20,000 / €180,000 per Insured Person
- Emergency medical expenses: €1,000 / €9,000 per Insured Person
- Luggage and personal effects: €2,000 / €6,000 per Rental Vehicle
- Contingent travel expenses: €500 per Insured Person
- Cost of lock replacement: €500 per Insured Person



## What is not insured?

- ✗ **Objects transported as part of a commercial activity and not personally owned by the Insured.**
- ✗ **Entrance keys to second homes**
- ✗ **Stolen, lost or damaged items while the Rental Vehicle was occupied or not locked.**
- ✗ **Rental periods beyond the first 60 consecutive days.**



## Are there any restrictions on coverage?

### MAIN EXCLUSIONS:

- ! Consequences of acts of war
- ! Claims notified more than 12 months after their original event
- ! Suicide
- ! Any damage or losses occurring during the use of utility vehicles for transporting people for financial reward

### MAIN RESTRICTIONS:

- ! "Personal accident" cover is only granted if the Insured agrees to undergo examination by an expert doctor.
- ! No accident can result in both payment of the death benefit as well as compensation for the total and irreversible loss of mobility.
- ! Where the number of occupants or the weight of luggage and personal effects is greater than the maximum capacity stipulated by the vehicle's manufacturer, the benefit shall be reduced proportionately.



## Where am I covered?

Cover is valid for any underwritten event occurring worldwide.



## What are my obligations?

**To avoid the insurance contract being rendered void, outside the scope of cover or cancelled, you must:**

When taking out the contract:

- Respond precisely to the questions asked by the Insurer
- Settle the insurance premium

In the event of a claim: Report any claim under the terms and conditions specified in the contract, detailing the circumstances in which the claim occurred.

**Any misrepresentation of the circumstances or consequences of a claim may result in the loss of any right to cover.**



## When and how do I pay?

The amount of the premium is indicated in the rental contract.

The insurance premium must be paid at the time of concluding the contract.



## When does the cover start and end?

The contract takes effect and ends on the dates indicated in the rental contract.



## How can I cancel the contract?

The insurance contract terminates automatically on the date indicated in the rental contract, without any other formalities.