

Business Insurance

Insurance Product Information Document

AIG

Company: AIG Europe SA, Belgian branch

Product: Business Insurance (Policy n°2040175)

AIG Europe S.A. is an insurer registered in the trade and companies register in Luxembourg under number B 218806. Registered office at 35 D Avenue John F. Kennedy, L-1855, Luxembourg. AIG Europe S.A. is an insurance company licensed by the Luxembourg Ministry of Finance and under the supervision of the Commissariat aux Assurances 7, boulevard Joseph II, L-1840 Luxembourg, GD Luxembourg, Tel.: (+352) 22 69 11 - 1, caa @ caa. lu, http://www.caa.lu/. AIG Europe S.A., Belgian branch, is established at Pleinlaan 11, 1050 Brussels, Belgium. RPR Brussels - VAT number: 0692.816.659. AIG Europe S.A. Belgian branch is registered with the National Bank of Belgium (NBB) under number 3084. The NBB is located at Berlaumontlaan 14, 1000 Brussels, www.nbb.be. You can find our Privacy and AssurMifid on www.aig.be.

You will find complete information on the product in the general and particular terms and conditions of your policy. These documents will also tell you your coverage level and coverage limits.

What is this type of insurance ?

This insurance policy, with optional adhesion, covers the repair or replacement of a mobile phone with SIM card, used via the telephone operator Orange Belgium, following damage, theft or oxidation of the device.



What is insured?

THE INSURANCE GUARANTEES:

- ✓ **Damage or oxidation guarantee:**
Repair or replacement of the insured device by an approved after sales service in case of damage or oxidation of the device
- ✓ **Theft guarantee (For the options Business Insurance 8 (8 €) and 12 (12 €)):**
Replacement of the device in case of:
 - Burglary
 - Theft with assault
 - Snatching
 - Pickpocketing
- ✓ **Fraudulent use of the SIM card in case of Burglary, or in case of Theft with assault, or in case of Snatching or Pickpocketing Guarantee (For the options Business Insurance 8 (8 €) and 12 (12 €)) :**
Reimbursement of the fraudulent communications and connections carried out within 48 hours following the theft of the insured device in case of fraudulent use of the SIM card

THE COVERAGE LIMITS PER CLAIM, WITHIN THE LIMIT OF TWO CLAIMS PER ANNUAL PERIOD OF ADHESION, ARE:

- For the Business Insurance 6 option (€6): the replacement value of the insured device, up to a maximum of €200 including VAT per claim
- For the Business Insurance 8 option (€8): the replacement value of the insured device, up to a maximum of €500 including VAT per claim
- For the Business Insurance 12 option (€12): the replacement value of the insured device, up to a maximum of €1 700 including VAT per claim



What is not insured?

- ✗ Failure
- ✗ Loss



Are there any restrictions on cover?

MAIN EXCLUSIONS :

- ! The wilful misconduct of the insured person
- ! Any damage that impairs the proper functioning of the insured device but which is caused by an internal phenomenon of electrical, electronic, electromechanical or mechanical origin
- ! Damage resulting from the modification of the original characteristics of the insured device
- ! Damage to the insured device that does not interfere with its proper functioning, such as scratches, chips, scrapes
- ! The loss that would have been caused by the negligence of the insured
- ! If the device has not been used with the Orange Belgium SIM card corresponding to the Orange Belgium offer during the adhesion period, within 30 days before and including the date of occurrence of the claim - at least one call or data (text or image)
- ! The recovery and reinstallation of databases, files, or software, following a loss
- ! Accessories, consumables and connectivity related to the use of the insured device

MAIN RESTRICTIONS :

- ! Only fraudulent communications or connections made within 48 hours of the theft are covered
- ! The pickpocketing guarantee is not covered if the device was placed in a radius of 2 (two) meters distance from the Insured

The reimbursement of fraudulent communications or connections is limited to €3 000 including VAT per claim



Where am I covered?

✓ You are covered worldwide.



What are my obligations?

Under penalty of nullity, non-guarantee or termination of the insurance contract, you must:

At subscription of the contract:

- Pay the insurance premium whose amount is indicated on the Orange Belgium adhesion form

In case of loss:

- Report any loss under the conditions and within the time limits set out in the contract, detailing the circumstances in which the loss occurred,
- In case of damage or oxidation, send the device to the approved after sales service, after performing the necessary backup measures, as well as disabling certain functions as described in the contract,
- In the event of theft, request the SIM card to be blocked by Orange Belgium, and file a complaint with the competent police authorities, and provide the report for theft.



When and how do I pay?

The insurance premium is payable monthly, by monthly withdrawal by Orange Belgium from the same bank account as the one from which the Orange subscription is withdrawn.



When does the cover start and end?

Adhesion takes effect at the time the insured is registered by Orange Belgium, subject to the effective payment of the first monthly instalment of the insurance premium.

Adhesion is concluded for a period of 1 year from its effective date. It shall then be renewed, on each annual expiry date of the adhesion, by tacit renewal and for successive periods of 1 year, without exceeding a total duration of 5 years, and unless terminated by either party in the cases and conditions set out in the contract.



How do I cancel the contract?

The insured may terminate his adhesion free of charge at any time, including during the first year of adhesion, but not during the first 6 months from the effective date of adhesion.

Termination will be made by registered letter to the post office, by bailiff's writ or by delivery of the letter of termination against receipt to Orange Belgium customer service. It will be taken into account on the Orange Belgium invoice of the insured person succeeding the date of termination. However, any month started will be due.