

Policy

Policy number	: 60.19.8653
Reason for issuing	: New Policy
Broker	: AON (IPM)
Address	: POSTBUS 6662 6503 GD NIJMEGEN Netherlands
<i>Policyholder</i>	: WAGENINGEN UNIVERSITEIT/ WAGENINGEN UNIVERSITY
Address	: DROEVENDAALSESTEEG 4 6708 PB WAGENINGEN Netherlands
<i>Affiliated Company</i>	: See policyholder
Inception date	: November 01, 2023
Expiry date	: November 01, 2024
Effective Date	: November 01, 2023
General Terms and Conditions	: AIG Policy Conditions Group+ Business Travel Accident V.2018-08

AIG Europe S.A. is an insurance undertaking incorporated under the laws of Luxembourg with R.C.S. Luxembourg number B218806. AIG Europe S.A. has its head office at 35D Avenue J.F. Kennedy, L-1855 Luxembourg. www.aig.lu.

[A.I.](#) Europe S.A. is a non-life insurer authorised by the Luxembourg Minister of Finance and supervised by the Commissariat aux Assurances.

The Dutch branch of AIG Europe S.A., also acting under its tradename AIG Europe, Netherlands, has its registered branch office at Crystal Building B, Rivium Boulevard 216-218, (2909 LK) Capelle aan den IJssel. Chamber of Commerce number: 71305491 Correspondence: AIG Europe, Netherlands, Postbus 8606, 3009 AP Rotterdam Tel: +31 (0)10 453 5455 VAT number: NL858662590B01 Bank account: NL09 ABNA 0254 0195 36 BIC: ABNANL2A

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Insurance and assistance services - Category A

Insured person(s) : All registered students who, in the context of their studies or required for an internship and/or thesis, travel abroad on behalf and with the approval of the policyholder.

Operative Time :

Modules covered : Core + Plus + Assured

Unless mentioned otherwise, the limits are as maximum in EUR and applicable per *Insured Person* and per claim. For the maximum period of indemnity please refer to the General Conditions.

Core Module		
1.	PERSONAL ACCIDENT	
1.1.	Accidental Death	15.000
1.1.	Permanent disablement following an accident	62.500
1.2.	Extensions	
1.2.1.	Accident Survivor Living Benefits	
1.2.1.1.	Cosmetic Surgery, Prosthesis, Psychological treatment, Wheelchair Benefit	
	Cosmetic Surgery	10.000
	Prosthesis	10.000
	Psychological treatment	10.000
	Wheelchair Benefit	1.500
1.2.1.2.	Domestic Help and Home and Car alteration Benefits	
	Domestic Help Benefit	5% of sum insured 1.1. up to 10.000
	Home and Car alteration Benefit	10.000
1.2.1.3.	Hospitalisation, Hospital Visitor Expense and Coma Benefits	
	Hospitalisation Benefit	50/day
	Hospital Visitor Expense Benefit	250/visit with max 2.500 for all visits
	Coma Benefit	100/day
1.2.1.4.	Specific Injuries	
	Third Degree Burns	
	Facial Scarring	See section 1.2.1.4 of the General conditions
	Fracture Benefits	
1.2.1.5.	Sexual Assault and felonious Assault Benefits	
	Psychological Therapy Benefit	5.000
	Hospital Visitor Benefit	3.500
	Infectious Disease or Virus Testing Benefit	1.500
1.2.2.	Family Care Benefits	

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1.2.2.1. Funeral expenses, Dependant Child & Common Disaster Additional Payment, Childcare Expenses, Tuition Benefit for Dependant Child & for Partner and Executor Expenses	
Funeral expenses	7.500
Dependant Child Additional Payment	5% of sum insured 1.1. with min 5.000/child and max 50.000 for all children
Common Disaster Additional Payment	10% of sum insured 1.1. with min 10.000/child and max 100.000 for all children
Childcare Expenses	2.750/Dependant child/month
Tuition Benefit – Child	5.000/Dependant child
Elder Survivor Benefit	300/month
Tuition Benefit - Partner	2.500/year
Executor Expenses	1.000
1.2.2.2. Partner and/or Dependant Child Paralysis, Independent Financial Advice and Partner Tuition Benefit	
Partner and/or Dependant Child Paralysis	Paraplegia/Hemiplegia: 50.000/person Triplegia: 75.000/person Quadriplegia: 100.000/person
Independent Financial Advice	2.000
Retraining Expenses – Partners	7.500
1.2.3. Workplace Changes or Alteration Costs	
Temporary Personnel Replacement Costs	10.000
Recruitment Costs	10.000
Re-Training Costs	10.000
Workplace Alteration Costs	10.000
2. MEDICAL EXPENSES	
2.1. Guarantee	Real expenses
2.2. Extensions	
Hospitalisation Benefit	50/day
Post-Hospitalisation Convalescence	50/day
Ongoing Medical Treatment in Home country	25.000
Emergency Dental Expenses	500
3. REPATRIATION AND OTHER EMERGENCY TRAVEL EXPENSES	
3.1. Guarantee	Real expenses
3.2. Extensions	
Funeral Expenses	7.500
Repatriation of remains and transportation of baggage upon death	real expenses
Family Visit	10.000
Pet Care	300
4. PERSONAL LIABILITY	
4.1. Guarantee (limit per policy per year)	5.000.000
4.2. Extensions	

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	Court Attendance Benefit	5.000
5.	TRIP CANCELLATION	
5.1	Guarantee	Not applicable
6.	TRAVEL CURTAILMENT OR REARRANGEMENT	
6.1.	Guarantee	7.500
Plus Module		
7.	LEGAL EXPENSES	
7.1.	Guarantee	10.000
7.2.	Extensions	
	Legal Detention	10.000
	Bail Bond (advance of funds)	50.000
	Court Attendance	1.000
8.	BAGGAGE	
8.1.	Guarantee	5.000
8.2.	Extensions	
	Lost Keys	250/set of keys with max 750/event
	Replacement Travel Documents	2.500
	Baggage delay (in excess of 4 hours)	1.500
	Loss of Baggage following Bodily Injury	5.000
9.	PERSONAL MONETARY LOSS	
9.1.	Guarantee	2.500
9.2.	Extensions	
	Theft of Foreign Currency	2.500 EUR
10.	TRAVEL INCONVENIENCE	
10.1.	Travel delay, reasonable costs	250 EUR/4h delay with a max of 1.000
10.2.	Extensions	
	Overbooked Flight (in excess of 4 hours)	500
11.	RENTAL VEHICLE DEDUCTIBLE EXPENSES	
11.1.	Guarantee - Limited to 25.000 EUR per policy per year	1.000
Assured Module		
12.	HIJACK	
12.1.	Daily compensation of 500 EUR	20.000
13.	KIDNAP, RANSOM AND EXTORTION	
13.1.	Guarantee	500.000
14.	CRISIS CONTAINMENT MANAGEMENT	
14.1.	Guarantee - Limited per policy per year	50.000
15.	SEARCH AND RESCUE	
15.1.	Guarantee	Real expenses
16.	POLITICAL RISK AND NATURAL DISASTER EVACUATION	

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16.1.	Guarantee (max 14 days)	Real expenses
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Limits

Clauses

Travel longtermers

All longtermers (researchers) including family members (spouse(o)t(e) and resident children), while traveling to and from the Netherlands, during business trips to destinations outside the country they stay in. F

For the longtermers the Baggage is only covered during the outward journey and the return trip (also leave travel) or a business trip in order of the policyholder.

Dental Help

Dental costs is (secondary) covered for category A and B max EUR 1.000,00. Per element max EUR 225,00.

AC600 High Risk regions (proclaimed as code ORANGE/RED (advise against all or all but essential travel) by the Dutch Ministry of Foreign affairs) - Dedicated Assistance Provider

In urgent, serious emergencies in regions proclaimed as code ORANGE/RED (advise against all or all but essential travel) by the Dutch Ministry of Foreign affairs, we request the insured to contact International S.O.S. immediately:

International S.O.S. Assistance
Telephone: +44 20 87 62 80 08
24 hours a day, 7 days a week;

Premium Calculation

The premium rate (considering possible volume discount) is 0,80 EUR per insured per travel day.

The premium was calculated based on the following information as received from the policy holder:

Number of *Insured Persons*: 12000

Number of travel days: 36000

The premium also considers the conditions and the deviations on the General Terms and Conditions.

The annual premium is valid for three consecutive years of insurance. By the end of this period, the policy holder agrees to report the insurer of all necessary information concerning that year, on which the new premium for the following three years will be based.

If the information on which the premium was based, during any year of insurance, is exceeded by at least 5,00 % the policy holder is obliged to inform the insurer. Consequently, the annual premium will be adjusted by the next expiry date.

The insurance company will only recalculate the premium if there is a deviation of more than 250,00 EUR.

The new annual premium will be applicable for a new period of 3 years.

The minimum annual premium is EUR 500,00.

Capelle aan den IJssel on October 30, 2023

the *Company*,



J.M.J. Zohlandt
General Manager
AIG Europe, Netherlands