



**AIACE**

**International Association of Former Staff of the European Union**

*More than 12.500 members – open to former employees of the EU institutions and all bodies*

**Insurance Group**

104/2019



## AIACE TRAVEL ASSISTANCE

### BRIEF OUTLINE

We have just concluded, with Cigna and insurance company AXA ASSISTANCE, a contract called "AIACE Travel Assistance".

This document mentions, but only as examples, some key elements of what this insurance offers. Only the documents as published on the Cigna website are legally binding.

### FORMULAS

Two distinct formulas are proposed: "Reference" and "Excellence." For each of these, the guarantees offered are divided into four options:

1. Basic Option: Personal Assistance and Travel Cancellation
2. Option 2 : Vehicle Assistance (only for members residing in the Benelux countries)
3. Option 3: Travel Accident
4. Option 4: Luggage

The difference between the two formulas lies mainly in the level of guaranteed capital in the event of an incident. Thus, for example, in the event of a medical incident of the insured person abroad, extension of the stay of the relatives accompanying the insured is reimbursed up to 75 euros (Reference) or 125 euros (Excellence) per night/per room.

### PREMIUMS

Annual premiums are declined by formula, by age category at the time of subscription and they are different depending on whether it is an individual subscription, that of a couple or for a family.

The applicable age categories are:

1. Before 65 years
2. Between 65 and 70 years
3. Between 70 and 80 years
4. Between 80 and 85 years.

15 Sections : Belgique/België – Danmark - Deutschland – Éire/Ireland - España - France – Ελλάς/Grèce - Italia – Luxembourg -  
Nederland – Österreich – Portugal – Suomi/Finland – Sverige - United Kingdom

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Company number: 0408999411

Premiums by category and type of subscriber are listed in the flyer available here : [https://www.eurprivileges.com/sites/default/files/eurpriv/media/aiace\\_info\\_travel\\_EN.pdf](https://www.eurprivileges.com/sites/default/files/eurpriv/media/aiace_info_travel_EN.pdf) .

The premium applicable for the duration of the contract is that of the underwriter at the time of the first subscription. In other words, this premium no longer increases with the age of the policyholder.

Subscription is possible until the age of 85. Then there is no longer the possibility to subscribe but if there is already a contract in progress, coverage can extend beyond 85 years and it is therefore possible to remain covered without age limit. It is important to continue to pay the premium each year, however.

It should also be noted that for couples and families, the age taken into account when calculating premiums is always that of the main policyholder (the age of the spouse or children is not taken into account).

## **LANGUAGES**

Insurance policy, explanatory documents and subscription forms are available on Cigna's website in French, English and Dutch. A request for a German-language version is being considered by Cigna.

## **VEHICLE ASSISTANCE LIMITED TO BENELUX RESIDENTS**

It should be noted that option 2 vehicle assistance is limited to members living in one of the Benelux countries.

But an insured member living in one of these three countries who suffers a car breakdown in any EU country will be covered. In other words: once acquired, coverage is provided in the countries mentioned in Article 1.4 of the "General Conditions": all EU countries, as well as Switzerland, Serbia and Monaco.

Repatriation (after immobilization of the vehicle due to breakdown or accident) is therefore limited to option 2 policyholders and only if the immobilization is for more than 5 days.

However, this provision should be qualified: let us take the case of an insured person who is a resident in Germany and cannot therefore subscribe to option 2.

If this insured person drives to Poland, is the victim of a serious accident and is hospitalized, the personal assistance guarantee will play and he will therefore be covered and repatriated. If the occupants of the vehicle are also insured/beneficiaries and are injured, they will also be repatriated. If they are not insured/beneficiaries, or if they are not injured, they will not be repatriated.

The repatriation of the vehicle covered by the basic option is limited to the repatriation of the vehicle due to the death of the insured or following a medical incident (e.g. if the car breaks down, the insurer will not intervene).

## **HOSPITALISATION ASSISTANCE**

In the country of residence, hospitalization assistance includes: services to the person (transport to the hospital, home services during hospitalization (childcare, housekeeper for 5 days)).

Abroad: taking care of medical expenses and taking care of a return trip for a family member if the insured person is hospitalized and he/she was travelling alone.

## **ANTICIPATED RETURN TO TAKE CARE OF MINOR CHILDREN/ GRANDCHILDREN**

This guarantee is only acquired in the event of death or medical incident incurred by the person who is normally responsible for the care of the minor children/grandchildren (hospitalization of a parent, sibling, grandparent).

## **TRAVEL ASSISTANCE – ANTICIPATED RETURN**

Assistance includes for example facilitating the return trip (search for possibilities for quick return and possible provision of tickets).

## **LUGGAGE INSURANCE**

In case of theft, damage, destruction or non-delivery, luggage can be insured up to 3,000 euros. It should be noted though that "Luggage" insurance must be purchased in combination with "Travel Accidents" insurance.

## **TICKET CANCELLATION**

In the "Excellence" formula, the "Ticket Cancellation (e.g. concert) guarantee" is part of the basic option and could, if necessary, apply to the registration fees of a conference such as our "Assises" for example. The maximum amount that can be reimbursed is 1.000 €.

## **LEGAL ASSISTANCE / HOME ASSISTANCE**

The "Home Assistance" guarantee includes, for example, sending a locksmith if house keys are lost or stolen.

Legal assistance includes the coverage of legal fees and the advance of a surety in the event of legal problems during a trip abroad.

## **PERMANENT INVALIDITY**

In the "Excellence" formula, the permanent invalidity allowance is equal to the degree of disability multiplied by the amount insured (maximum: 250,000 euros), and multiplied by the following coefficients:

- for the part of invalidity up to 25%: 100%
- for the invalidity part from 25%: 137.50%.

**MEDICAL QUESTIONNAIRE**

The signing of an insurance contract by one of our members is not subject to completing a medical questionnaire.

Willy Hoebeeck  
November 2019