

Company: AIG Europe S.A. Finland Branch (CRN:
2922692-7)

Product: Group + Business Travel Insurance

Complete pre-contractual and contractual information on the product is provided in quote and policy documents.

What is this type of insurance?

The insurance provides cover while travelling for business purpose for those listed as insured in the cover letter during operative time named in the cover letter.



What is covered?

- ✓ Personal accident
- ✓ Medical and repatriation
- ✓ Trip cancellation
- ✓ Personal liability

Optional coverage:

- ✓ Legal expenses
- ✓ Money
- ✓ Baggage
- ✓ Travel inconvenience benefits
- ✓ Rental vehicle deductible expenses
- ✓ Kidnap, ransom and extortion
- ✓ Hijacking
- ✓ Political risk and natural disaster evacuation
- ✓ Search and rescue
- ✓ Crisis containment management
- ✓ Private trips extension



What is not covered?

- ✗ Training or participation in professional sports of any kind
- ✗ Intentionally self-inflicted injury, suicide or suicide attempt
- ✗ Travelling against the advice of a medical practitioner
- ✗ Accidents occurring whilst the insured person is under the influence of alcohol and/or any drug or drugs not prescribed by a medical practitioner
- ✗ Any medical condition that existed prior to the initial start date of the policy



Are there any restrictions?

- ! Gross negligence and intentional losses
- ! Sanctions exclusion (for cover or claim which could expose insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, Finland or the United States of America.)
- ! War and terrorism



Where am I covered?

- ✓ The insurance covers a loss that occurs within the geographical area defined in the insurance contract



What are my obligations?

- ✓ Read the policy and the cover letter
- ✓ Inform the insurer about a claim without delay
- ✓ Do your best to avoid a loss



When and how do I pay?

Invoice or installment is to be paid by the due date to the account stated in invoice or installment.

**When does the cover start and end?**

The policy period is stated in the cover letter.

**How do I cancel the policy?**

The policyholder can cancel the policy by giving 30 days written notice to the insurer at the insurer's head office address in Finland.