



Group Plus | Business Travel Accident

POLICY

Policy Number :	60.10.4117_en
Reason for issuing :	Renewal 2020
Broker :	AON (IPM)
Address :	POSTBUS 6662 6503 GD NIJMEGEN
Policyholder :	TECHNISCHE UNIVERSITEIT DELFT
Address :	STEVINWEG 1 2628 CN DELFT The Netherlands
Affiliated Company :	Technische Universiteit Delft, Delft Enterprises, TU Delft Services BV and its affiliated companies and foundations in which is an interest of at least 50%.
Inception date :	1 January 2020 at 0:00
Expiry date :	1 January 2021 at 0:00
Insurance period :	12 months with tacit renewal.
Policy annual premium :	144.011,00 EUR, taxes not included
General terms and conditions :	AIG Group+ Business Travel Accident

Insured person(s) and covered modules

<i>Insured person(s):</i>	All persons making business trips abroad on behalf of the policyholder and all persons within the educational framework of the Technical University of Delft, who travel abroad.
Operative Time:	OT2 – <i>Business Travel</i> (incl. Domestic Business Trips)
Modules covered:	Core + Plus + Assured

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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	50.000,00 per event
	Permanent Disablement	100.000,00 per event
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/hospitalization day
1.2.1.4.	Specific Injuries	
	Third Degree Burns	See section 1.2.1.4 of the General conditions
	Facial Scarring	
	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	
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: (F) 100.000/person
	Independent Financial Advice	2.000
	Retraining Expenses – Partners	7.500

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CORE MODULE		
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.	Insured amount	Real expenses
2.2.	Extensions	
	Hospitalisation Benefit	50/day
	Post-Hospitalisation Convalescence	50/day
	Ongoing Medical Treatment in Home country Limited to RIZIV - Max 12 months after return	50.000
	Emergency Dental Expenses	500
3.	REPATRIATION AND OTHER EMERGENCY TRAVEL EXPENSES	
3.1.	Insured amount	Real expenses
3.2.	Extensions	
	Funeral Expenses	10.000
	Repatriation of remains and transportation of baggage upon death	Real expenses
	Family Visit	10.000
	Pet Care	300
4.	PERSONAL LIABILITY	
4.1.	Insured amount (limit per policy per year)	10.000.000
	Insured amount (limit per person per year)	5.000.000
4.2.	Extensions	
	Court Attendance Benefit	5.000
5.	TRIP CANCELLATION	
5.1.	Insured amount	10.000
6.	TRAVEL CURTAILMENT OR REARRANGEMENT	
6.1.	Insured amount	10.000
PLUS MODULE		
7.	LEGAL EXPENSES	
7.1.	Insured amount	15.000
7.3.	Extensions	
	Legal Detention	15.000
	Bail Bond (advance of funds)	50.000
	Court Attendance	1.000
8.	BAGGAGE	
8.1.	Insured amount	7.500
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

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PLUS MODULE		
9.	PERSONAL MONETARY LOSS	
9.1.	Insured amount	2.500
9.2.	Extensions	
	Theft of Foreign Currency	2.500
10.	TRAVEL INCONVENIENCE	
10.1.	Travel delay, reasonable costs up to 250 EUR/4h delay max. of	1.500
10.4.	Extensions	
	Overbooked Flight (deductible of 8h)	500
11.	RENTAL VEHICLE DEDUCTIBLE EXPENSES	
11.1.	Insured amount - 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.	Insured amount	500.000
14.	CRISIS CONTAINMENT MANAGEMENT	
14.1.	Insured amount - Limited per policy per year	50.000
15.	SEARCH AND RESCUE	
15.1.	Insured amount	100.000
16.	POLITICAL RISK AND NATURAL DISASTER EVACUATION	
16.1.	Insured amount (max 14 days)	Real expenses

Limits

Cumulative limit per accident for all insured together	50.000.000
Cumulative limit in case of using a scheduled flight	30.000.000

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Clauses

Coverage Employees and students:

Travel related to participation in Dream Team

It is hereby noted that business travel related to participation in the Dream Team(s) is also covered under this policy.

Coverage is subject to the following:

- Rescue teams are nearby; and
- All necessary safety precautions have been taken.

Travel related to participation in Ocean clean up projects for employees and students:

It is hereby noted that business travel related to participation in Ocean clean up projects is also covered under this policy. Coverage under this policy does not accumulate with the coverage under the Group Personal Accident Policy with policy number 60.14.6270.

Coverage is subject to the following:

- Trips abroad are within the framework of the specific project.

Urgent Medical assistance/evacuation:

It is hereby noted that the Policyholder will pay the costs for repatriation and all additional costs in the following cases:

- (a) When there is no need for urgent medical assistance; or
- (b) When there is no need for (recommended) political evacuation due to political or military activities.

Section 5 (TRIP CANCELLATION of the business trip and studyrelated trips):

The following is applicable:

Coverage description

The Company shall pay up to EUR 10.000,00 or the sum insured as stated in the policy schedule, with a maximum of EUR 50.000,00 per policy year, if the costs are the result of an unforeseen cause against the will of the Policyholder and the Insured, and these costs cannot be recovered from a third party when on a trip during the term of the insurance.

Only expenses made as a result of a covered event have the right to compensation for the hereafter described expenses.

1. Cancellation fees

The fees payable due to the cancellation of a proposed travel agreement and/or connected rental agreements consist of:

- payments already made;
- payments still to be carried out on grounds of contractual obligations;
- eventual transfer costs.

2. Expenses due to premature conclusion of the journey

These expenses are expressed in the day rate, as described below in article "Damage", when the journey is prematurely concluded and the already paid expenses, with regard to the journey and/or rental agreement, cannot be enjoyed. A premature conclusion can be spoken of at the moment of an initiated return at least 8 hours before the initial time of departure has taken place.

3. Expenses due to departure delays

These expenses are a result of a later departure following a covered incident, as given below in article "Covered event". The day rate will be compensated in case of departure delay by one or more days.

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Covered events

The following are considered as covered events:

- a. death, serious illness, or serious accidental injuring of the Insured;
- b. death, serious illness, or serious accidental injuring of family members of the Insured party in the 1st or 2nd degree;
- c. not submitting to a vaccination necessary for staying in the travel destination country due to expert medical recommendation, the Insured party having no previous knowledge of medical objections to vaccination;
- d. serious damage to the holiday accommodations, so that staying at the named accommodation, or temporarily elsewhere in the surrounding area, and under similar circumstances, is not possible;
- e. such serious damage to the property, or such emergency conditions (due to a damage incident) at a company where the Insured party is employed, that their presence is urgently required in the country of residence;
- f. The unexpected assignment of rental accommodations, starting in the period 30 days previous to the start of the journey, until the last day, provided that it is regarding the rental accommodation of an accompanying insured party;
- g. involuntary unemployment of the Insured party during the journey as a result of the total or partial closure of the company where the Insured party works;
- h. the unforeseen cancellation of, within 7 days before the start of the journey, motor vehicle is kept in a reasonable state, no older than 8 years, and could not have been reasonably (emergency) repaired or replaced in due time;

Section 8 (Bagage):

In deviation on the General Terms and conditions the maximum insured amount is EUR 5.000,00 per claim. It is hereby noted that a deductible of EUR 150,00 is applicable per claim.

The Company is not liable to make any payments for liability under any coverage sections of this policy or make any payments under any extension:

For any loss or claim arising in, or where the insured or any beneficiary under the policy is a citizen or instrumental in the government of, any country(ies) against which any laws and/or regulations governing the policy and/or the insurer, its parent company or its ultimate controlling entity have established an embargo or other form of economic sanction which have the effect of prohibiting the insurer to provide insurance coverage transacting business with or otherwise offering economic benefits to the insured or any other beneficiary under the policy.

Beneficiary

With respect to losses suffered by Insured Persons whose permanent, current place of primary residence is outside a country where the Company can insure the Insured Persons directly in Freedom of Service, the Company may at its discretion pay any benefits that may become payable under the Policy to the Policyholder in Euro. The Policyholder will then take full responsibility for transferring the benefits to the Insured Person or beneficiary.

Premium Calculation

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

The annual premium is valid for two 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.

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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 insurance company. 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 annual minimum premium is 500,00 EUR

Capelle aan den IJssel on January 23, 2020

AIG Europe S.A., Netherlands Branch

J.M.J. Zohlandt
General Manager

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