



GroupPlus | Business Travel Accident

POLICY

Policy Number :	60.18.7999
Reason for issuing :	Renewal 2022
Broker :	AON (IPM)
Address :	POSTBUS 6662 6503 GD NIJMEGEN
Policyholder :	VANDERLANDE INDUSTRIES B.V. and affiliated companies
Address :	VANDERLANDELAAN 2 5466 RB VEGHEL NETHERLANDS
Inception date :	1 April 2022 at 0:00
Change date :	1 April 2022 at 0:00
Expiry date :	1 April 2023 at 0:00
Master Policy annual premium :	62.437,50 EUR, taxes not included
FOS premium :	22.792,50 EUR, taxes not included
Local policy premium :	See overview
General terms and conditions :	AIG Group+ Business Travel Accident

Insured person(s) and covered modules

Insured person(s):	All persons commissioned and / or paid by the policyholder to make business trips abroad, as well as during incentives and excursions organized by the policyholder. This cover also applies to the partner accompanying the insured employee(s) on the business trip.
Operative Time:	OT2 – <i>Business Travel</i> (incl. Domestic Business Trips)
Modules covered:	Core + Plus + Assured

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AIG Europe S.A. is a non-life insurer authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 7, Boulevard Joseph II, L-1840 Luxembourg, GD de Luxembourg. Tel.: (+352) 22 69 11 – 1 caa@caa.lu <http://www.caa.lu>

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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 Permanent Disablement	125.000,00 per event 125.000,00 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

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Retraining Expenses – Partners		7.500
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	50.000
	Limited to RIZIV - Max 12 months after return	
	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

-In urgent, serious emergencies, we request the insured to contact International S.O.S. immediately (as described in Appendix A 1):

International S.O.S. Assistance;

Telephone: +44 20 87 62 80 08;

24 hours a day, 7 days a week;

Program Structure

This multinational program includes a master policy for International Business Travel and Group Personal Accident issued to policyholder from within the Netherlands.

*Countries covered on the Master Policy – Non Admitted

21% IPT to be paid over the premium allocated to trip cancellation, personal liability, kidnap, hijacking and unlawful detention and political evacuation and crisis containment. All other benefits are tax exempt.

Country	Cert. number	Total Nr employees.	Premium per Employee	GPW 2022
Master policy				€ 58.037,50
Argentina	Master	9	€ 11,25	€ 101,25
Bahrein	Master	30	€ 11,25	€ 337,50
Chili	Master	55	€ 11,25	€ 618,75
Colombia	Master	3	€ 11,25	€ 33,75
Indonesia	Master	0	€ 11,25	€ 0,00
Malaysia	Master	5	€ 11,25	€ 56,25
Netherlands	Master	3506	€ 11,25	€ 39.442,50
Panama	Master	70	€ 11,25	€ 787,50
Oman	Master	93	€ 11,25	€ 1.046,25
Saudi Arabia	Master	131	€ 11,25	€ 1.473,75
Taiwan	Master	4	€ 11,25	€ 45,00
United Arab Emirates	Master	0	€ 11,25	€ 0,00
United Kingdom	Master	811	€ 11,25	€ 9.123,75
India	Master	782	€ 11,25	€ 7.797,50
Turkey	Master	51	€ 11,25	€ 573,75

*Countries which can be covered on Freedom of Services basis

Each entity in the EEA area will be designated a separate certificate number which is linked to the master policy.

This ensures compliance with local IPT requirements within the Freedom of Service area. Premium allocation will be based on travel days and salary per country.

Country	Cert. number	Total Nr employees.	Premium per Employee	GPW 2022
FOS				€ 23.675,00
Belgium	20001	6	€ 11,25	€ 67,50
France	20002	67	€ 11,25	€ 753,75

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Germany	20003	1337	€ 11,25	€ 15.041,25
Italy	20004	29	€ 11,25	€ 326,25
Norway	20005	58	€ 11,25	€ 652,50
Poland	20006	56	€ 11,25	€ 630,00
Spain	20007	466	€ 11,25	€ 5.242,50
Sweden	20008	7	€ 11,25	€ 78,75

*Countries in which a local policy will be issued

Country	Cert. number	Total Nr empl. Incl. Expats	Premium Local curr
Local Policies			
Australia		227	AUD 5.448,00
Brazil		92	USD 2.300,00
Singapore		52	USD 1.500,00
China		457	RMB 19.000,00
Hong Kong		26	USD 1.500,00
USA/Canada		1.645	USD 18.590,00

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.

Various Nationals

Where in the General condition "Netherlands" is referred to as country of residence insured should read "country of residence".

Acquisitions

If during the period of insurance the Policyholder acquires or creates a subsidiary company either directly or through one of its own subsidiaries cover under this policy will automatically extend to include such subsidiary company from the date of acquisition or creation. No additional premium will be charged provided that:

- there is not more than a 5% increase (per subsidiary) in the underwriting information (estimated wage roll) provided at last renewal;
- the business description of the acquired or created subsidiary is the same as the Insured's as declared to the Company.
- the business is located in one of the countries that are already covered on the Schedule

The Company reserves the right to review all acquisitions or creations of a subsidiary company that fall outside the above criteria the Company reserves the right to charge an additional premium to be calculated on the existing rating structure.

Depositions

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If during the period of insurance the Insured disposes of or closes a subsidiary company either directly or through one of its own subsidiaries cover under this policy will automatically cease for such subsidiary company from the date of disposal or closure. Provided that there is not more than a 5% decrease in the underwriting information (estimated wage roll) provided at last renewal the Company will not allow a return premium.

Should there be more than a 5% decrease (per subsidiary) in the underwriting information (estimated wage roll) the Company will allow a return premium to be calculated on the existing rating structure.

Premiums and Taxes

The premium is due and payable to us 60 days from the date of the invoice. However, premium is due prior to inception in those jurisdictions where this is required by law. Any premium tax payments and any other payments in connection with each local policy will be handled in accordance with the laws and regulations of the applicable jurisdiction.

Currency clause

All premiums and claims will be paid in the local currency that is specified in the underlying local policies. If there is a currency conversion the "AIG Exchange Rates" applicable for the month are leading.

Program Design Clause

This program has been designed to meet your risk and insurance needs.

The Company will request the issuance of local policies in accordance with the program design. Each local policy will be bound and issued from within a foreign country or territory to one of the named insured entities by an insurer licensed in the applicable country or territory. Each local policy provides coverage for claims arising in the applicable country or territory, subject to its terms and conditions.

Regulatory

While it is our intention to honor the terms and conditions of the program, we will not issue any form, apply any program terms or conditions, or make any claims payments that are in contravention of a governing regulation, rule, statute or law. Any provision of the master policy which is in conflict with the laws of the jurisdiction in which the master policy applies will be deemed to be automatically and immediately amended to conform to the minimum requirements of those laws.

Sanction clause

The Company shall not be deemed to provide cover and the Company shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, The Netherlands, the United Kingdom or the United States of America.

Freedom of Service

In case of Freedom of Services, the following will apply:

- The subsidiary- and/or affiliated companies in the European Economic Area will fall under this legislation
- No local policy will be issued, unless requested by the policyholder
- Coverage is based on the conditions of this master policy
- AIG will be responsible for settlement of all applicable local taxes and/or charges with the local authorities
- Claims will be settled and paid out under this master policy in the master currency
- The Policyholder(s) are responsible for the payment of the premium.

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Countries that are insured under this Master Policy on basis of Freedom of Service are mentioned in FOS schedule in this policy.

Underlying Local Policies

Underlying local policies are issued as part of the Master Policy by or on behalf of the insurer in countries where an underlying local policy is required by the Policyholder and/or to comply with local regulations, legislation or law. Unless specifically agreed to the contrary the local coverage should be in accordance with local market practice and includes compulsory or coverage that is deemed standard in the local market and should provide similar coverage of the type provided by the Master Policy.

In the case of a claim, the calling in of a claim-adjuster or other expert will be at the discretion of the local office or network partner.

Difference in Conditions/Limits

1. Where a claim is made under a Local Policy and is rejected as not being within its policy terms and conditions the master policy will operate to provide an indemnity, paid to the Master Policyholder, but only to the extent that AIG would have accepted the claim had it been made under this Policy.
2. In the event that a claim is payable under a Local Policy and the total amount of the claim exceeds the limit of liability the master will pay the difference between the limit of liability payable (whether an aggregate limit or a maximum limit per person) clause such Local Policy and the corresponding limit stated in the Schedule of Benefits.
3. It is warranted that the Local Policies shall be maintained in force and that all terms and conditions contained therein shall be complied with.

All other terms and conditions of this Policy remain unchanged.

Medical costs

In deviation of Section 2 (Medical Expenses) it is noted that for insured persons who aren't domiciled in The Netherlands and the insured persons can't derive rights from a health insurance or a registration with another public or private institution that provides a similar service as offered under such health insurance policies. The cover for medical expenses provided by this policy shall be limited to a maximum of 100.000 EUR per occurrence provided that the medical costs incurred are a direct consequence of an Accident or an Illness to a maximum of 365 days after the date the Accident occurred or the first diagnosis of Illness.

Private trips/Business trips

Private trips prior to or following to a business trip in the same region as the business trip are also covered on this policy up to a maximum of 3 consecutive days.

Premium Calculation

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

The annual premium is valid for one year 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 year will be based.

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The annual minimum premium is 500,00 EUR

Advice

AIG does not provide advice.

Remuneration

Our employees do not receive any specific compensation or bonus for the conclusion of our insurance policies.

Capelle aan den IJssel on April 4, 2022

AIG Europe S.A., Netherlands Branch

J.M.J. Zohlandt
General Manager

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