

The policy is covering claims related to accident ONLY.

- Insurance Company is AIG Europe SA – will handle and reimburse any covered claim.
- Broker is Willis Tower Watson. – will inform about the general coverage provided by the policy.

A/ Definition of an accident:

1.5. ACCIDENT

A sudden event the cause of which or one of the causes of which is outside the control of the INSURED PERSON and which leads to bodily injury.

The following are considered as accidents:

- a. Health problems that are the direct and exclusive consequence of a covered ACCIDENT or an attempt to rescue persons or property in danger;
- b. Inhalation of gas or vapour and absorption of poisonous or corrosive substances;
- c. Muscular dislocations, distortions, pulling and tearing, caused by a sudden effort;
- d. Frostbite, heatstroke, and exposure to the sun, with the exception of sunburn;
- e. Drowning.

B/ How can we introduce a claim to the Insurance Company?

- 1/ The school will provide you a blank claim form including the general handling process, for information.
- 2/ The parent must fill this form and mention the relevant info: contact details and any stakeholder, own bank details, the circumstances of the accident, medical attest.

The parent must sign the GDPR document regarding privacy and data protection.

Relevant documentation as mentioned below can be added in attachment of the email when already available:

- Medical attest with mention of the nature of the injury.
 - Invoices of the medical costs and pharmaceutical costs
 - Settlement with partial recovery from the Social Security, or RCAM, or JSIS depending on your status (this is valid for activities in Belgium but also in Europe when happens).
- 3/ When the claim form is fully completed and signed, it can be sent with attachment, to the email address claims.be@aig.com for the opening of a claim file.

An acknowledgment letter with the reference of the claim file will be sent to the parents AND the school (if email available). Note at this time, your claim file will be transferred to a handler for further investigation until eventual reimbursement.

C/ How to proceed during the handling of the claim file?

- 1/ The handler will communicate with the parents during the all handling of the file. He will first, or confirm the coverage of the claim, or deny the claim with relevant argumentation.
- 2/ **IF** the file is not completed, or **IF** some documents are missing, he will request you to submit the missing information.
- 3/ The communication process and the sending of document can be sent to the following email address: customerclaims@aig.com, **always with the reference of the claim file in the subject line**.
- 4/ When the claim is complete, the handler will proceed the payment/reimbursement on the bank account of the parents, never to the school.

This also means that if the school advances medical expenses at the moment of the accident (inside or outside activities), *the parents will first reimburse the school for the full amount, then receive the medical documents from the school and will have to submit those to their social security, RCAM or JSIS, before they send it to the insurer, AIG Europe SA, in order to continue the general handling process.*

The handler will notify the reimbursement to the parents by email and will confirm the closing of the claim to the parents **AND** the school (if email available). Of course, the handler will wait the sending of all medical costs or the finality of the revalidation before any closing. Remember that a closed file can always be reopened if needed, on request of the parents!