



BCC – CONSUMER CARD - MASTERCARD GOLD
GENERAL CONDITIONS

Policy underwritten for BCC Corporate SA, Boulevard de l'Impératrice 66, 1000 Brussels, by AIG Europe Limited. AIG Europe Limited is a company registered in England. Company number: 01486260. Registered Office: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom. Belgian branch office located at Boulevard de la Plaine 11, 1050 Brussels, Belgium. Tel : (+32) (0)2 739 90 00. RPM/RPR Brussels - VAT BE 0847.622.919.

AIG Europe Limited is an insurer authorised by the UK Prudential Regulation Authority, 20 Moorgate, London EC2R 6DA, United Kingdom. The Belgian branch of AIG Europe Limited is registered with the Belgian National Bank (NBB) n° 1136. The NBB is located at de Berlaimontlaan 14, 1000 Brussels.

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GENERAL DEFINITIONS

Insurer: AIG Europe Limited, Belgian branch.

Policyholder: BCC Corporate SA.

Card : A valid BCC – Consumer – Mastercard Gold card - code BIN 558743 issued by the Policyholder in Belgium or Grand Duchy of Luxembourg.

Cardholder: The physical person whose name states on the Card.

GENERAL PROVISIONS

Limitation period: the limitation period for any action arising out of the insurance contract shall be three (3) years as from the date of the event which gives rise to the action. However, if the claim is provided timely, the limitation period shall be suspended until the date the Insurer notifies in writing of his decision to grant or refuse the claim.

Language: The Insured Person may communicate with the Insurer and obtain documents and/or other information in the language of the general terms and conditions.

Settlement of complaints and disputes: in case of any problem with regard to the application of the insurance policy, the Insured Person may contact the Insurer. The Insurer strives to treat the Insured Person in a courteous, fair and prompt manner. If despite the efforts of the Insurer, the Insured Person is not satisfied, it can address a complaint:

- By e-mail: belgium.complaints@aig.com
- By phone: 02 739 9690
- By fax: 02 739 9393
- By ordinary mail: AIG Europe Limited, Complaints, Boulevard de la Plaine 11, 1050 Brussels

The Insurer requests the Insured Person to mention the policy number and/or claim file number and, if available, the name of the contact person within the Insurer.

Ombudsman for Insurances

If the Insurer cannot provide the Insured Person with a satisfactory solution and if the complaint of the Insured Person relates to the insurance agreement, the Insured Person can also address the Ombudsman for insurances at de Meeussquare 35, 1000 Brussels - TEL 02 547 5871 - FAX 02 547 5975 – info@ombudsman.as – www.ombudsman.as.

Filing a complaint does not prejudice the possibility of the Insured Person to start legal proceedings.

Applicable Law and Jurisdiction: The present contract is governed by the Belgian law. Any dispute with regard to the implementation or the interpretation of the present contract will be subject to the exclusive competence of the Belgian courts.



Personal data: Your personal data (hereinafter the "Data"), reported to the Insurer, will be processed in accordance with the Belgian Act on the protection of privacy. The Data will be processed for the purpose of management and optimal use of the services provided by the Insurer, including risk assessment, contract management, claim handling and crime prevention (such as fraud) as well as to allow the Insurer to fulfil its legal obligations. To achieve these objectives and for the purpose of good service, the Insurer may be required to transfer Data to other companies of the AIG group, to sub-contractors or to partners. These companies, subcontractors or partners may be located in countries outside the European Economic Area that do not necessarily offer the same level of protection as Belgium. The Insurer shall take precautionary measures to ensure the protection of Data as well as possible.

To the extent that the Insurer deals with sensitive data, they are only accessible, as far as necessary, to amongst others claim managers, risk analysts, underwriters and the legal department. You will find a complete list and, more generally, the complete Privacy policy of the Insurer on www.aig.be.

According to the law, the data subject is entitled to access, amend or oppose (for a reasonable cause) to the processing of Data relating to him. To exercise these rights, he/she can contact the Insurer (AIG Europe Limited, Belgian branch) at any time in writing at Boulevard de la Plaine 11, 1050 Brussels.

In as far as necessary and in particular in respect of any sensitive data (like health-status), the Insured Person approves the processing and the transfer of the Data as described here above.

The Insured Person moreover gives approval for the medical advisor appointed by the Insurer to get medical information (including regarding cause of death) from the treating doctor(s), and also allows a medical examination.

Subrogation : By paying the compensation, the Insurer becomes subrogated in the amount of the indemnity to the rights and actions of the Insured Person or the beneficiary/beneficiaries against the third parties responsible for the damage.

Conflicts of interests: A rigorous policy for the management of conflicts of interest has been implemented by the Insurer in compliance with the legislation in force. Severe fairness and integrity standards are being applied in this regard. Additional information on the conflicts of interest policy can be requested in writing at AIG Europe Limited, Compliance Dept, Pleinlaan11, 1050 Brussels.

GENERAL EXCLUSIONS

The Insured Person is not covered under this policy for any trip in, to or through the following countries: Afghanistan, Cuba, Liberia, Sudan, Iran, Iraq, and Syria.

The Insurer shall not be deemed to provide cover and the Insurer 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 Insurer, 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, Belgium or United States of America.

The aforementioned General Definitions, General Provisions and General Exclusions apply to all the guarantees set out below, even if they are not explicitly mentioned.



TRAVEL INSURANCE GENERAL CONDITIONS

1. DEFINITIONS

Insured Person:

- Cardholder,
- The Cardholder's family members with the same domicile address as the Cardholder, when travelling with him or separately, provided that minimum 75% of the Insured Trip was paid with the Card.

Partner: A person with whom, at the moment of the loss, the Cardholder is cohabitating in fact or in the eyes of the law, on the long term basis at the same residence, and being domiciled at the same address. A certificate issued by the city "Officier de l'état civil / Ambtenaar van de burgerlijke stand" will suffice as proof.

Family:

- spouse or Partner of the Cardholder;
- natural or adopted children of the Cardholder or those of his/her spouse or Partner, aged under 25.

Insured Trip: Any private trip from the country of domicile or usual residence of the Insured Person, further than 100km from the domicile and/or the usual residence of the Insured Person, for a period of maximum 90 consecutive days, provided that minimum 75% of the costs for the transport, accommodation or the costs for the transport and the accommodation were paid with the Card.

Luggage: The registered luggage entrusted to a carrier under a Contract of Carriage.

Contract of carriage: is a contract between a carrier of passengers and the passenger, which defines the rights, duties and liabilities of the parties to the contract. The purchase of a Travel ticket is the basis of Contract of Carriage.

Card payment: Any payment effected :

- by signing a (paper) receipt slip,
- by authorising a transaction by means of a secret code (pin code) of the Card, or
- by communicating or making available the number of the Card or a (digital) reference of the Card accepted by the issuer of the Card, which is duly recorded, together with the date, in writing or by computerised means (the Internet, or any form of e-commerce) by the service-provider, airline company or travel agency.

Illness: Any impairment in health, confirmed by an approved medical authority that prohibits making the reserved trip.

Accident : Any physical injury which was not intentional suffered by the Insured Person, resulting from a sudden action due to an external cause, confirmed by an approved medical authority.

Major Property Damage: Any property damage (fire, theft, water damage, explosion, subsidence) affecting the property where the Insured Person is domiciled or one of the operating seats of the company for which the Insured Person is director or manager and whose seriousness imperatively requires the presence of the Insured Person in order to take preservation measures, or when the Insured Person's presence is requested by the police.

Abroad: Any country apart from:

- the country of residence of the Insured Person;

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- the country of the usual residence of the Insured Person.

2. GUARANTEE TRAVEL CANCELLATION/INTERRUPTION

2.1. Insured guarantees

On condition that minimum 75% of the payment for the Insured Trip was made using the Card, the Insurer shall reimburse the portion of the non-recoverable expenses of the Insured Person in case of cancellation, modification or curtailment of an Insured Trip up to 6.000 EUR per trip, per Card per period of 12 consecutive months and per Family under the following conditions:

- in case of cancellation or modification of the Insured Trip, the Insurer shall reimburse the non-recoverable amounts contractually provided in the terms and conditions. However, if modification or cancellation occurs more than 60 days before the date of departure, the indemnity would be limited up to the sum of 500 EUR per trip, unless the reasons for cancellation or modification of the Insured Trip remain valid after this 60-day period.
- in case of interruption of the Insured Trip, the Insurer shall reimburse only the portion of the indemnities that were not used, calculated on a pro rata temporis basis. The costs for new trip and/or for a new transport are not reimbursed.

The Insurer indemnifies only the non-recoverable costs of the Insured Trip having been paid by the Card. If only minimum 75% of the transportation of the Insured Trip was paid with the Card, and not the accommodation, only the transportation will be compensated and not the accommodation (and vice versa).

The Insurer shall reimburse only the part of non-recoverable expenses of the Insured Person. People **not** having the status of Insured Person shall not be indemnified, even if those costs were paid or advanced with the Card of the Insured Person.

2.2. Conditions of the guarantee

The guarantee is due to the Insured Person only in the following cases:

- Illness, Accident or the death of the Insured Person, his/her spouse, Partner, Family, ascendants in the direct line (up to 2nd degree), descendants in the direct line (up to 2nd degree), brothers, sisters, relatives by marriage (up to 2nd degree), relatives by affinity (up to 2nd degree of the spouse), family of the Partner (up to 2nd degree), travelling companions named on the registration form, partners, or any other persons called to temporarily replace the Insured Person in the context of his/her professional activities (e.g.: doctors, pharmacists, etc.). **It is stipulated that the persons mentioned above will not under any circumstances receive compensation if they do not qualify as Insured Persons, even if the non-recoverable expenses of this person were paid or advanced by the Insured Person with the Card of the Insured Person.**
- Major Property Damage before or during the Insured Trip.

2.3. The guarantee shall come into effect:

The guarantee, subject to the limits provided, will come into effect as from the date of paying for or booking of the Insured Trip, on condition that 75% of the costs of the Insured Trip were paid with the Card.

For Travel cancellation and modification guarantee, this will come into effect:

- in case of Illness, Accident or death, as from the moment of paying for the Insured Trip.

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- in case of Major Property Damage, maximum 10 days prior to the date of departure of the Insured Trip.

For travel interruption guarantee, this will come into effect on the day on which the Insured Trip begins.

2.4. Cessation of the guarantee

- **Travel cancellation and modification guarantee** will cease at 12 a.m. on the day following the date of departure on the Insured Trip.
- **Travel curtailment guarantee** will cease once 90 days have elapsed following the date of departure on the Insured Trip and under all circumstances on the date of the return of the Insured Person to the country of the domicile or usual place of residence.

2.5. Exclusions from the guarantee

It is expressly stipulated that the guarantee will not apply in case of:

- cancellation or interruption due to failure of the Insured Person, for whatsoever cause, to present one of the essential documents required for the Insured Trip in question, such as passport, visa, travel tickets, vaccination record, etc.
- cancellation or interruption of the Insured Trip by the transport operator or travel organiser for any reason whatsoever.

The guarantee cancellation and interruption of the Insured Trip will not apply in the circumstances listed below:

- travel booked or made as part of a professional or commercial activity;
- psychological illnesses;
- non-stabilised illnesses diagnosed prior to paying for the Insured Trip and liable to sudden complications prior to departure;
- the consequences of the use of drugs or medicines that have not been medically prescribed;
- accidents occurring in the course of trials, races or competitions necessitating the use of motorised machines;
- accidents resulting from the use of flying machines (apart from aircraft approved for carrying passengers);
- the consequences of civil or foreign war, riots, uprisings or civil disturbances in which the Insured Person has played an active part, unless he/she was performing his/her professional duties;
- for the travel interruption guarantee, benign illnesses or injuries which can be treated on-site;
- the purpose of the trip is to receive medical treatment or medical advice;
- circumstances known to the Insured Person and/or existing when leaving on the trip, that rendered the injury likely to happen and/or for which the carrier, the World Health Organisation or the Ministry for Foreign Affairs in the country where the Policyholder is established gave a negative travel advice;
- trips made against medical advice.

Under no circumstances shall the Insurer reimburse a cancellation insurance premium paid by the Insured Person to the Tour Operator or the travel agency.



3. GUARANTEE LUGGAGE DELAY

3.1. Insured Guarantees

On condition that minimum 75% of the costs of the Insured Trip were paid with the Card, the Insurer shall reimburse up to **250 EUR** per trip, after the presentation of supporting documents, the urgent essential replacement purchases made by the Insured Person whose Luggage has been lost or delayed during an Insured Trip, provided that the registered Luggage, entrusted to the transporter in the scope of the transportation contract, is delivered to the Insured Person with more than 4 hours delay following the arrival of the Insured Person to an airport or terminal Abroad.

3.2. Conditions of the guarantee

To benefit from this guarantee, the Insured Person must declare the delay of the Luggage with the transporter in order to receive a Property Irregularity Report and provide it to the Insurer.

The maximum insured amounts cover only the reasonable expenses incurred by the Insured Person for the urgent essential replacement purchases, up to the maximum amount abovementioned in article 3.1.

The expenses must be made at the destination and prior to the restitution of the Luggage to the Insured Person, within maximum 4 days following the arrival.

The guarantee comes on top of any other indemnity received from the transporter. The indemnity is based on the real expenses incurred by the Insured Person. The coverage does not allow the payment of a lump sum indemnity.

The present insurance covers the inconvenience related to the Luggage delay and does not cover the content of the delayed Luggage.

3.3. Exclusions from the guarantee

- War, civil war;
- Confiscation, seizure, requisition or destruction by or at the instruction of an administrative authority;
- Intentional act of the Insured Person;
- Strikes announced in the country of domicile of the Insured Person prior to the departure on the Insured Trip;
- Luggage delayed on a flight or train connection taken by the insured to return to his country of domicile or usual residence;
- Failure to obtain and provide the Property Irregularity Report to the Insurer;
- Luggage delayed on a trip between the domicile and/or the usual place of residence and the usual place of work of the Insured Person.

4. WHAT TO DO IN CASE OF A CLAIM

The Insured Person must declare the claim (date, place, facts) as soon as possible to AIG, Boulevard de la Plaine 11, 1050 Brussels. The claim notification form can be found on www.bcc-corporate.be or can be asked to the Policyholder by phone at the following number +32 2 205 86 60. **The form has to include all the documents listed hereunder regarding the claim.**

The Insured Person has to notify the competent authorities with transporter and/or the authority that the Luggage has not arrived at the destination in order to receive the Property Irregularity Report.



The indemnity comes on top of any other indemnity received from the transporter and is based on the real expenses incurred by the Insured Person. The sums payable under this insurance for the justified claim will be credited to the bank account indicated by the Insured Person.

In all cases, the Insured Person has to provide the Insurer with:

- the filled in and signed claim notification form indicating the time and circumstances of the claim;
- the proof of payment with Card, through a copy of the statement of expenses of the Card (if other items are recorded on the statement of expenses, these can be made anonymous);
- the proof that the duration of the Insured Trip does not exceed 90 consecutive days.

The Insured Person must also provide the Insurer with the following documents:

For the “Travel cancellation” guarantee

- in case of a travel cancellation or modification:

- the confirmation of the reservation;
- the proof of the cancellation and/or modification of the Insured Trip.

-in case of travel curtailment:

- the confirmation of the reservation;
- the declaration of the travel agency confirming the number of non-used days.

- in case of Death:

- the death certificate.

- in case of Illness:

- the medical certificate.

- in case of Major Property Damage:

- the proof document emanating from local authorities (police report, firemen declaration, etc).

For the “Luggage Delay” guarantee:

- the Property Irregularity Report;
- the original of receipts/tickets of the clothes and essential articles of the Insured Person;
- detail of the indemnity paid by the transporter if applicable.

5. GENERAL PROVISIONS

Territorial scope of the guarantee: The coverage is applicable worldwide with the exception of 100 kilometre radius from the place of domicile or usual residence of the Insured Person.

Loss Adjustment / Payment of the Indemnity: An expert or an investigator can be sent by the Insurer to examine the circumstances of the claim and to determine the amount of the indemnity.

Effective Date of the guarantees: The guarantees of this contract shall take effect on the date of the issuance of the Card or later, depending on conditions of each guarantee; no guarantee, however, take effect before the inception date of this insurance policy underwritten for the Policyholder by the Insurer. Travel booked or paid before the date of issuance of the Card or before the inception date of the insurance policy will not be covered by this insurance policy (even if the claim occurs after these dates).

Termination of guarantees: Notwithstanding contrary clause in the present document, all guarantees will be terminated immediately and will expire automatically in case of non-renewal or termination of the Card or if this insurance policy underwritten for the Policyholder by the Insurer terminates for any reason whatsoever.

TRAVEL ACCIDENT INSURANCE
GENERAL CONDITIONS

1. DEFINITIONS

Insured Person :

- Cardholder,
- The Cardholder's family members, when travelling with him or separately, and only when the transportation costs or the accommodation costs have been paid with the Card.

If one Cardholder pays for the Trip for a group of Cardholders travelling together with him on the Insured Trip, each Cardholder would be covered as if the Trip was paid for with his/her own Card.

Partner : A person with whom, at the moment of the loss, the Insured Person is cohabitating in fact or in the eyes of the law, on the long term basis at the same place, and being domiciled at the same address. A certificate issued by the city "Officier de l'état civil / Ambtenaar van de burgerlijke stand" will suffice as proof.

Family :

- spouse or Partner of the Cardholder;
- natural or adopted children of the Cardholder or those of his/her spouse or Partner, who are dependant on the Cardholder or his/her spouse or his/her Partner and are less than 25 years old.

Third Party: Any natural or legal person with the exception of:

- the Insured Person himself;
- direct ascendants and descendants, as well as anyone living under the same roof as the Insured Person.

Abroad: Any country apart from:

- the country of residence of the Insured Person;
- the country of the usual place of residence of the Insured Person.

Trip: The Insured Person's travelling during maximum 90 consecutive days to a destination Abroad.

Insured Trip: Any Trip for which 100% of the total transportation costs is paid with the Card.

Doctor: Doctor of medicine and/or member of an Association of Doctors legally authorised to practise medicine in the country in which the loss occurred and/or in which the treatment of the said loss took place.

Intoxication: Set of disorders due to a substance being introduced into the body of the Insured Person in which the measured pure alcohol and/or illegal substances content is higher than the maximum authorised content as stipulated by the legislation of the country in which the injury occurs.

Bodily Injury: Any physical impairment suffered by a person.

Material Damage: Any alteration, deterioration, accidental loss, and/or destruction of an object or substance, including any physical assault inflicted on an animal.

Accident: Sudden event occurring during the period of validity of the policy, the cause or one of the causes is external to the body of the Insured Person, and which causes the Insured Person Bodily Injury. The following are likened to accidents, provided they occur to the Insured Person during the period of validity of the contract:

- injuries to health which are the direct and sole consequence of an insured Accident or of an attempt to rescue persons or property in danger;

- the inhalation of gas or fumes and the absorption of toxic or corrosive substances;
- muscular dislocations, distortions, strains and tears caused by sudden physical stress;
- frostbite, heat stroke, sunstroke;
- drowning;
- anthrax, rabies, tetanus.

War: Any armed opposition, declared or not, from one State to another State, an invasion or a state of siege. The following are notably likened to war: any warlike activity, including the use of military force, by any sovereign nation whatsoever to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

Civil War: Any armed opposition between two or more sections of one and the same State for ethnic, religious or ideological reasons.

The following are notably likened to a civil war: an armed revolt, revolution, riot, “coup d'Etat”, the consequences of martial law, the closing of borders ordered by a government or by local authorities.

Terrorism: The following acts are deemed to be acts of terrorism where they involve, Abroad and/or in the country of destination of the return trip, the closing of the airport (airports) and/or of the air space and/or of the terminal or of the station:

- any actual or threatened use of force or violence directed at or causing damage, injury, harm, or disruption;
- the commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not;
- any act which is verified or recognised by the relevant government as an act of terrorism.

The following acts shall not be considered acts of terrorism:

- any act of insurrection, strike, riot, revolution criminal attack involving the use of nuclear, biological or chemical weapons;
- robberies or any other criminal act primarily committed for personal gain, and acts arising primarily as the result of prior personal relationships between perpetrator(s) and victim(s).

Hospital: An establishment approved by the Ministry of Public Health of the country of the injury and/or of the treatment and charged with the medical care of patients and of Accident Victims, with the exception of the following establishments: preventorium, sanatorium, psychiatric and rehabilitation hospitals, rest homes and other similar kinds of institutions.

Hospitalisation: Stay in Hospital medically necessitated for the medical treatment of an Accident or Illness, taking into account the hospital accommodation costs.

Rental Vehicle: Any motor vehicle with at least 4 wheels (including motor homes, trucks) used for the private transport of persons or goods, for a maximum period of 90 days. Long-term leasing or rental vehicles are not covered.



2. GENERAL PROVISIONS

Purpose of the contract: The purpose of this contract is to ensure that the Insured Person who travels by one of the means of public transport hereinafter indicated: aircraft, train, boat or bus, indemnities from the guarantees and amounts indicated below, provided that 100% of the costs of the trip have been paid, before departing on the trip, with the Card.

Guarantee is equally afforded for trips made in a Rental vehicle. The single or return trip from/to a place of embarkation with a view to making the Insured Trip is equally covered, even if this journey has not been paid for with the Card.

Risks Covered: In case of an Accident occurring whilst resorting to one of the aforementioned means of public transport, Insured Persons are covered in case of death or of permanent PPD (permanent partial disability), provided that the degree of such disability represents at least 25%, calculated in accordance with the Belgian Official Disability Scale (BOBI) in force on the day of the Accident.

2.1. Death as the result of an Accident

If the Insured Person dies within two years of the covered Accident from the exclusive after-effects of the aforesaid Accident, the sum specified in article 4 of the "Travel Accident" insurance, will be paid to the beneficiaries.

If after a period of at least six months has elapsed as from the Accident and after checking all the evidence and supporting documentation available, the Insurer has every reason to suppose that it is dealing with an injury which is included in the cover, the death of the Insured Person will then be regarded as an event likely to trigger the guarantees of this contract.

If following payment the Insured Person is found to still be alive, the beneficiary (-ies) will reimburse the Insurer with all the sums paid by the latter in the context of the payment of the indemnity.

The indemnities due in case of death and of permanent disability may not be accumulated.

2.2. Permanent disability as the result of an Accident

Where the Insured Person is the victim of a covered Accident which is included in the cover, and it is medically established that some permanent disability remains, the Insurer pays the capital sum calculated on the basis of the amount fixed in article 4 of the "Travel Accident" insurance, multiplied by the degree of disability fixed in accordance with the Belgian Official Disability Scale (BOBI) in force on the day of the Accident, without however exceeding a degree of disability of 100%. Where the degree of disability is equal to or exceeds 66%, the disability will be deemed to be total and indemnified at the rate of 100%.

The indemnity due with respect to any injury affecting limbs or organs which are already disabled or which have lost functionality will be based only on the difference existing between the condition before and after the Accident. The evaluation of injuries to a limb or organ cannot be increased by the pre-existing disabled condition of another limb or organ.

In case the consequences of an Accident are made worse by disabilities, illnesses, causes or circumstances independent to the Accidental event, the indemnity cannot be higher than the indemnity which would have been due had the Accident affected a healthy body.

The indemnity is awarded based on the conclusions of the Doctor appointed by the Insurer or on the medical certificates submitted where no Doctor has been appointed.

If stabilisation has not yet taken place 12 months after the Accident, the Insurer may, at the request of the Insured Person, pay a provision equal at most to half of the minimum indemnity which is likely to be awarded to the latter on the day of such stabilisation.

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The indemnities due in case of death and of permanent disability may not be accumulated.

2.3. Repatriation of the body following an Accidental Death

The Insurer reimburses the costs relating to the repatriation of the mortal remains of the Insured Person to a cemetery or crematorium in his former country of residence or usual place of domicile; this includes post mortem treatment, embalming and the custom fees necessitated for the repatriation. Funeral expenses and burial costs are not covered.

The Insurer is not responsible for organising the repatriation.

2.4. Search and rescue costs

The Insurer shall meet the justified costs of search and/or rescue, up to the limit of the sum specified in article 4 of the "Travel Accident" insurance, if the Insured Person is immobilised as the result of Bodily Injury.

Age limit: The Insured Person may be no more than 70 years of age upon conclusion of the contract. The cover shall terminate as of right on the day on which the Insured Person reaches 75 years of age.

Beneficiaries in the case of death: The Insured Person may designate another beneficiary by writing to the Insurer. In case of the death of the Insured Person, the beneficiaries shall be as follows:

- designated beneficiary, failing this;
- legal heirs of the Insured Person, except the State.

Creditors, including the tax authorities, may not claim entitlement to indemnity.

Flight risk: The insurance extends to the use as passenger of any aircraft or helicopter duly authorised for the transport of persons, provided that the Insured Person is not one of the crew and that he does not carry out during the flight any professional or other activity relating to the actual plane or flight.

Exclusions

The guarantees shall not apply in the following cases: death or invalidity following

- **War, Civil war.**
However, the Insured Person shall continue to benefit from guarantee for 14 calendar days as from the start of hostilities whenever he is surprised by such events whilst Abroad and provided that he does not actively participate in the same.
- **Intentional act and/or incitement and/or obviously reckless act, unless this is a deliberate attempt to rescue persons and/or animals and/or goods;**
- **Intoxication;**
- **Suicide or attempted suicide;**
- **Nuclear reactions and/or radioactivity and/or ionising radiation, except where incurred during medical treatment which is necessary as the result of an injury included in the cover;**
- **Sport, including training, practised professionally and/or under a paid contract, as well as the following sports practised as an unpaid amateur: aerial sports (such as, among others, skydiving, paragliding, hand gliding, microlight, ...), except ballooning;**
- **Mountaineering, rock-climbing, hiking away from well-used and/or officially marked paths.**
- **Big game hunting;**
- **Ski jumping, downhill skiing and/or snowboarding and/or cross-country skiing, all practised away from well-used and/or officially marked pistes;**



- **Caving, rafting, canyoning, bungee jumping, deep sea diving with self-contained breathing apparatus;**
- **Martial arts and combat sports, such as, among others, karate, judo, boxing, taekwondo, etc. ;**
- **Competition with motorised vehicles, with the exception of tourist rallies where no time and/or speed standard is imposed;**
- **Participation in and/or training and/or preparatory trials for speed competitions;**
- **Bets and/or dares - fighting and/or tussling, except in legal self-defence (a report from the authorities will serve as proof);**
- **Disorder and measures taken to combat it, unless the Insured Person and/or the beneficiary proves/prove that the Insured Person did not actively take part.**

Indemnity

The indemnity are determined based on the medical and factual data available to the Insurer. The Insured Person and/or the Beneficiary (-ies) have the right to accept or refuse the indemnity. In the latter case, he/they must inform the Insurer of his/their objections by means of registered letter sent within 90 calendar days of receipt of the advice.

All indemnities are payable without interest following acceptance by the Insured Person and/or the Beneficiary (-ies). In case of refusal by the Insurer, any claim to indemnity shall lapse three years after communication.

3. DAMAGE NOTIFICATION

- a) The Policyholder and/or the Insured Person must notify the Insurer as soon as possible of the occurrence of the claim by means of the documents made available. The Insurer must be informed immediately of any fatal Accident.
- b) The Insured Person must provide the Insurer without delay with all useful information and meet the requests which are made to him, to determine the circumstances and scope of the claim.
- c) The Insured Person must take all reasonable measures to avoid and to reduce the loss and the consequences of the loss.

If the Insured Person fails to meet one of the obligations cited under sub-paragraphs a) b) & c), and as a result of which, the Insurer suffers a prejudice, the latter shall be entitled to claim a reduction in the indemnity payable by it, and this up to the limit of the detriment suffered by the Insurer.

The Insurer may refuse to provide its guarantee if the Insured Person has, with fraudulent intent, failed to meet the obligations set out under sub-paragraphs a) b) & c).

4. INTERVENTION LIMITS

The insured amounts, defined above, are the maximum payable per Insured Person on the basis of this policy, for any covered loss, whatever the number of Cards used. The total indemnity payable by the Insurer will never amount to more than 5.000.000 EUR, following a same event.



**DEATH AS THE RESULT OF AN ACCIDENT-
PERMANENT INVALIDITY AS THE RESULT OF AN ACCIDENT -
BODY REPATRIATION FOLLOWING ACCIDENTAL DEATH,
SEARCH AND RESCUE COSTS -
MAXIMUM INDEMNITY PER INSURED PERSON -**

**200.000 EUR
200.000 EUR

30.000 EUR
230.000 EUR**

5. GENERAL PROVISIONS

Territorial scope of the guarantee: Worldwide.

Loss Adjustment / Payment of the Indemnity: An expert or an investigator can be sent by the Insurer to examine the circumstances of the claim and to determine the amount of the indemnity.

Effective Date of the guarantees: The guarantees of this contract shall take effect on the date of the issuance of the Card or later, depending on conditions of each guarantee; no guarantee, however, take effect before the inception date of this insurance contract underwritten for the Policyholder by the Insurer. Travels booked or paid before the date of issuance of the Card or before the inception date of the insurance policy will not be covered by this insurance policy (even if the claim occurs after these dates).

Termination of guarantees: Notwithstanding contrary clause in the present document, all coverages will be terminated immediately and will expire automatically in case of non-renewal or termination of the Card or if this insurance policy underwritten for the Policyholder by the Insurer terminates for any reason whatsoever.



**PURCHASE PROTECTION INSURANCE
GENERAL CONDITIONS**

1. DEFINITIONS

Insured Person: Holder of a valid Card, charged in Euro, who is acting exclusively in the context of his/her private life.

Insured Item: each moveable item for private use with a value equal to or higher than 50 EUR incl. taxes per item, that was bought new by the Insured Person and that was completely paid with his Card, **except for the following items:**

- **jewellery;**
- **fur;**
- **living animals;**
- **plants;**
- **perishable goods or drinks;**
- **money;**
- **foreign currencies;**
- **traveller cheques;**
- **transport documents and any negotiable title;**
- **New or used motor vehicles;**
- **Firearms and ammunition.**

Loss: Aggravated Theft of an Insured Item or the Accidental Damage to an Insured Item.

Aggravated Theft: Theft through Break In or theft with Assault.

Break In: forcing, damaging or destruction of any kind of locking mechanism.

Assault: any physical threat or physical violence by a Third Party with the purpose of stealing the Insured Item from the Insured Person.

Accidental Damage: any destruction, partial or complete deterioration due to a sudden and external event.

Jewellery: any object destined to be worn by a person, partly or completely made of precious metals or stones.

Third Party: any person other than the Insured Person, his/her spouse or legal cohabitant, ascendant in the direct line or descendant in the direct line.

2. GUARANTEE

Object of the guarantee : the Insurer shall reimburse the Insured Person within the following limits:

- in case of Aggravated Theft of the Insured Item: for the purchase price of the stolen Insured Item.
- in case of Accidental Damage (breaking, breakage) of the Insured Item: for the repair costs of this item or, if such costs exceed the purchase price of the Insured Item or when it cannot be repaired, the purchase price of the Insured Item.

Duration of the guarantee: the guarantee is acquired to the extent that the Aggravated Theft or Accidental Damage occurs **within 90 days**, starting on the day of purchase or on the day of delivery of the Insured Item.

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Exclusions:

Are excluded from guarantee loss resulting from:

- an intentional act or deception by the Insured Person or one of his/her relatives (Spouse, Partner, ascendant in the direct line or descendant in the direct line);
- mysterious disappearance or loss of the Insured Item;
- damage of the Insured Item caused during transport or during processing by the vendor;
- theft other than Aggravated Theft (eg: simple theft is excluded);
- normal wear or gradual degradation of the Insured Item due to erosion, corrosion, humidity or the effect of heat or cold on the Insured Item;
- a inherent vice to the Insured Item;
- non respect of the operating instructions, defined by the producer or distributor of the Insured Item;
- defects of fabrication of the Insured Item;
- war or civil war;
- embargo, confiscation, seizure or destruction by order of a government or public authority;
- radioactivity: disintegration of the atomic nucleus or ionizing radiation;
- items purchased for re sell.
- theft of motorized vehicle or theft inside a motorized vehicle.

Amount of the guarantee: 10.000 EUR per Insured Person per claim and per period of 12 consecutive months. Accidental Damage or Aggravated Theft of a pair or a set of Insured Items is considered as one single loss.

Threshold: The guarantee shall only apply for the Insured Item of the minimum purchase value of 50 EUR incl. taxes per Insured Item.

Set: When the Insured Item is a part of a set and after a claim it appears that the individual item is irreplaceable or irreparable, the guarantee will be applicable to the entire set.

Payment of the Indemnity: When a claim has been notified in accordance with the below mentioned terms and if the Insurer determines that this claim is covered, the Insurer shall pay the indemnity to the Insured Person within 10 calendar days after the date at which the Insurer has confirmed coverage.

3. WHAT TO DO IN CASE OF A CLAIM

In case of a claim : After determining the Aggravated Theft or the Accidental Damage of an Insured Item, the Insured Person has to immediately:

- in case of Aggravated Theft : lodge a complaint with the police within 48 hours;
- in all cases : declare the claim (date, place, facts) to AIG Europe Limited, Belgian branch, Boulevard de la Plaine 11, 1050 Brussels. The claim notification form can be found on www.bcc-corporate.be or can be asked to the Policyholder by phone at the following number +32 2 205 86 60. **The form has to include all the documents listed hereunder regarding the claim.**



Proofs of Claim:

In each case, the Insured Person has to provide the Insurer with:

- card statement justifying the purchase price of the Insured Item with the Card,
- each piece of evidence that can identify the Insured Item as well as the purchase price and date of purchase, such as invoice or receipt.

In case of Aggravated Theft, the Insured Person also has to send the following documents to the Insurer:

- original police report,
- each proof of claim, which means
 - in case of theft with Assault: any proof, such as a medical certificate or a written testimony, signed and dated by the witness and with statement of his name, surname, place and date of birth, address and profession;
 - in case of theft through Break In: each document proving the intrusion such as the estimate or invoice of the repair of the locking mechanism or a copy of the declaration to the its car insurance or multi-risks insurance.

In case of Accidental Damage, the Insured Person also has to send the following documents to the Insurer:

- the original of the estimate or the invoice of the repair, or
- the certificate of the vendor, which details the nature of the damage and certifies that the Insured Item is irreparable.

The Insurer reserves its right to request to the Insured Person any other document or piece of information necessary to determine the circumstances and the extent of damage. The Insured shall promptly provide to the Insurer all relevant documents and information and shall answer to the Insurer's questions.

4. GENERAL PROVISIONS

Territorial scope of guarantee: Worldwide.

Loss adjustment / payment of the Indemnity: An expert or an investigator can be sent by the Insurer to examine the circumstances of the loss and to determine the amount of the indemnity.

Effective date of the guarantees: The guarantees of this contract shall take effect on the date of the issuance of the Card or later, depending on conditions of each guarantee; no coverage, however, take effect before the inception date of this insurance contract underwritten for the Policyholder by the Insurer. Items paid before the date of issuance of the Card or before the inception date of the insurance policy will not be covered by this insurance policy (even if the claim occurs after these dates).

Termination of guarantees: Notwithstanding contrary clause in the present document, all guarantees will be terminated immediately and will expire automatically in case of non-renewal or termination of the Card or if this insurance policy underwritten for the Policyholder by the Insurer terminates for any reason whatsoever.



SAFE ONLINE INSURANCE GENERAL CONDITIONS

1. DEFINITIONS

Insured Person: Holder of a valid Card, charged in Euro, who is acting exclusively in the context of his/her private life.

Third Party: any person other than the Insured Person, his/her spouse or legal cohabitant, ascendant in the direct line or descendant in the direct line.

Insured Item: all movable item for private use, purchased new by the Insured Person via Internet provided that the purchased item is delivered by mail or private transportation within the country of issuance of the Card, with a purchase value between 50 EUR and 2.000 EUR (including taxes) by item and that the purchased item is not excluded from this guarantee.

Seller: merchant proposing via internet the selling of Insured Item.

Non Compliant Delivery: the delivered Insured Item does not correspond to the factory or distribution reference indicated on the order slip or is delivered with a failure preventing its proper functioning, is broken or incomplete.

Non Delivery: the Insured Item has not been delivered within thirty (30) calendar days following the transaction date on the statement of expenses of the Insured Person's Card on which appears the debit of the purchase amount or the delivery of the Insured Item was not performed within the delay mentioned in the terms and conditions of the Merchant, whichever is longer than the first delay of thirty (30) days.

Online Payment: any payment done online with a Card with or without confidential code (PIN code), with no electronic or written signature and for which the Card of the Insured Person is debited.

Loss: occurrence of an event which is covered by this guarantee.

2. GUARANTEE

Delivery of the items bought on the Internet

In case of problem occurring during the delivery of the Insured Item (Non Delivery or Non Compliant Delivery), the Insured Person will benefit from the Delivery Insurance provided that the here below cumulative conditions are fulfilled:

- the Insured Item must have been paid for with the Card during the period of validity of the Card;
- the transaction corresponding to this purchase must appear on the expenses statement of the Card.

Process of the payment of the indemnity

The Insurer shall indemnify to the Insured Person the Insured Item if no amicable satisfactory solution was found with the Seller and the Insurer or the Insured Person, before the 90th day after the transaction date on the expenses statement (on which appears the debit of the payment of the Insured Item).



2.1. In case of Non Delivery of an Insured Item:

The Insurer will reimburse to the Insured Person the purchase price including taxes (delivery costs excluded) of the Insured Item, limited to the amount effectively paid to the Seller with the Card and within the insured limit mentioned in the clause “Amount of the Indemnity per Claim and per year”.

2.2. In case of Non Compliant Delivery of an Insured Item:

- if the Seller accepts the return of the Insured Item, and sends a replacement item or reimburses the purchase value to the Insured Person, the guarantee covers the costs to send the item back to the Seller if they are not picked up by the Seller;
- if the Seller accepts the return of the Insured Item but does not send a replacement item nor reimburses the purchase value to the Insured Person, the guarantee covers the costs of returning the Insured Item to the Seller and the purchase value of the Insured Item (delivery costs excluded);
- if the Seller does not accept the return of the Insured Item, the guarantee covers the costs of sending the Insured Item to the Insurer and reimburses the purchase value of the Insured Item (delivery costs excluded).

The purchase value of the Insured Item, including taxes, is limited to the amount effectively paid to the Seller with the Card.

The Insurer reserves its right to conduct an expertise or an investigation at its own expenses in order to assess the circumstances and the extent of the damage and logically the amount to be paid to the Insured on basis of this contract.

Exclusions from the guarantee

Are excluded from this guarantee the following items:

- **animals;**
- **perishable goods and food;**
- **drinks;**
- **plants;**
- **motorized vehicles;**
- **cash, shares, bonds, stocks and any security or negotiable instrument;**
- **jewellery or gems, art work, goldsmithery, silverware, with a minimum value of 150 EUR;**
- **numerical data displayed or downloaded on internet (among others: MP3, files, photos, software etc.);**
- **any performance of services, performance of services purchased online included;**
- **items used in a professional context;**
- **items purchased for resale;**
- **items purchased on auction websites**
- **intentional act of the Insured Person;**
- **consequences of acts suffered by the Insured Person during civil war or foreign powers;**
- **a strike of services providers or transporter, lock-out or sabotage committed within the context of a concerted action of strike, lock-out or sabotage;**
- **any claim resulting from fraudulent use of Card.**

Amount of the Indemnity per Claim and per year

2.000 EUR (including taxes) per claim, per Insured Person and per period of 12 consecutive months.

When the Insured Item is a part of a set and is unusable or irreplaceable separately, the Insurer will indemnify the value of the set.

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The indemnity, all taxes included, will be transferred in Euros on the bank account appointed by the Insured Person.

3. WHAT TO DO IN CASE OF A CLAIM

Within 5 days following the knowledge of the claim, the Insured Person shall notify the claim to AIG Europe Limited - Belgian branch, Boulevard de la Plaine 11, 1050 Brussels :

- **In all cases:** by means of a duly filled in and signed claim notification form indicating the place and the circumstances of the claim,
- **In case of Non Compliant Delivery:** Upon receipt of the delivery or upon the notification that the delivery is non compliant, the Insured Person shall in his/her own interest declare, within 7 calendar days, the Loss in writing to the Insurer, by means of the claim notification form that is provided to the Insured Person by AIG, Boulevard de la Plaine 11, 1050 Brussels. The Insured Person is supposed to be informed of the non-compliance of the delivery as from the reception of the delivery or from the moment he/she is aware of the Non Compliance of the delivery.
- **In case of Non Delivery:** Should the Insured Item not be delivered within the period of time specified in the terms and conditions of the Merchant website, the Insured Person shall declare within 30 calendar days following the receipt of the Insured Person's account statement or notification of debit, the Loss in writing to the Insurer, by means of the claim notification form that is provided to the Insured Person by AIG, Belgian branch, Boulevard de la Plaine 11, 1050 Brussels. The Insurer will then, on behalf of the Insured Person, take contact with the Seller or the carrier in order to find an amicable settlement. The Insured Person is supposed to be informed of the claim when the Insured Item was not delivered within the delay specified on the terms and conditions of sale of the Seller.

The claim notification form can be found on www.bcc-corporate.be or can be asked to the Policyholder by phone at the following number +32 2 205 86 60. **The form has to include all the proof of loss documents listed hereunder.**

Proof of loss documents to be provided by the Insured Person in case of a non delivery or non compliant delivery:

- the print of the purchase order confirmation, any confirmation of the order of the Insured Item by the Seller (email, uploading or print screen of the internet page of the confirmation of the order) ;
- the copy of the Card statement justifying the debited amount(s) of the order of the Insured Item;
- in case of delivery by a private carrier : the delivery slip in possession of the Insured Person;
- in case of delivery by mail : the tracking of the delivery or the acknowledgement of the receipt in possession of the Insured Person;
- in case the Insured Item is sent back to the Seller: the receipt justifying of the freight with delivery confirmation charges.

The Insurer may request the Insured Person to provide him with any justifying document necessary to investigate the file (witness, ...).

4. GENERAL PROVISIONS

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Territorial scope of guarantee: For the coverage Safe on Line:

- Safe Online covers items purchased on merchant's websites domiciled in the USA or in the European Union.
- The Insured Item shall be delivered in the country where the Card has been issued.

Loss adjustment / payment of the Indemnity: An expert or an investigator can be sent by the Insurer to examine the circumstances of the Loss and to determine the amount of the indemnity.

Effective date of the guarantees: The guarantees of this contract shall take effect on the date of the issuance of the Card or later, depending on conditions of each guarantee; no coverage, however, take effect before the inception date of this insurance contract underwritten for the Policyholder by the Insurer. Items paid before the date of issuance of the Card or before the inception date of the insurance policy will not be covered by this insurance policy (even if the claim occurs after these dates).

Termination of guarantees: Notwithstanding contrary clause in the present document, all coverages will be terminated immediately and will expire automatically in case of non-renewal or termination of the Card or if this insurance policy underwritten for the Policyholder by the Insurer terminates for any reason whatsoever.