

Personal Accident

Insurance Product Information Document



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

Product: Group Personal Accident 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 for those listed as insured in the cover letter during operative time named in the cover letter.



What is covered?

- ✓ Benefit for accidental death
- ✓ Benefit for accidental permanent disablement
- ✓ Medical expenses

Optional coverage:

- ✓ Burns benefit
- ✓ Fracture benefit
- ✓ Funeral expenses
- ✓ Hospitalisation benefit
- ✓ Recruitment costs
- ✓ Retraining expenses



What is not covered?

- ✗ Participation in professional sports of any kind
- ✗ Intentionally self-inflicted injury, suicide or suicide attempt
- ✗ 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?

- ! Age limit 70 years
- ! Gross negligence and intentional losses
- ! War and terrorism
- ! 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.)



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.