



<p><b>COOPERATION AGREEMENT BETWEEN BRUSSELS AIRLINES AND EUROP ASSISTANCE (BELGIUM) S.A.</b> GENERAL CONDITIONS TRAVEL ASSISTANCE</p>
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The general terms and conditions set out in detail below define all the assistance services provided by EUROP ASSISTANCE (BELGIUM).  
The only coverage that may be invoked is mentioned in detail under the special terms and conditions signed by the policyholder.

## Chapter I

### Conditions of application

#### 1.1 General definitions

##### We

Europ Assistance (Belgium) s.a., Company registration number 0457.247.904, recognized under code number 1401 of the Royal Decree of 02.12.1996 (Moniteur belge of 21.12.96) to exercise branches 13,16 and 18 (Assistance) and under N° 47696 as insurance broker, with its registered offices at 172 Boulevard du Triomphe, 1160 Brussels.

##### Broker

DELTA Air Transport N.V., recognized under N° 61224 as insurance agent, with registered office at Jaargetijdenlaan 100-102 box 30, 1050 Brussels.

##### Policyholder

The person subscribing and paying the option assistance through the booking engine direct sales of Brussels Airlines.

##### You, the insured

Insured persons may include the following natural persons:

- All persons subscribing the option assistance by the booking engine direct sales of BAirlines and mentioned by name on the ticket.

The insured must be resident in one of the countries indicated under Article 1.2.1.

##### Domicile

The place where you are entered on the population register or on any other comparable administrative register.

##### Country of residence

The country in which your domicile is located, provided that this country is included under Article 1.2.1.

#### Country of origin

This is understood as one of the countries listed under Article 1.2.2, the nationality of which is held by the staff member.

#### Business travel

Any journey made on behalf of the policyholder. We are entitled to check the professional nature of the journey and the duration initially planned by the policyholder. Any prolongation of a business trip for private reasons will put an end to the business nature of the journey

#### Private travel

All journeys that do not come under the definition of “Business travel”.

#### Illness

An unforeseeable organic or functional alteration of health, giving rise to objective symptoms and requiring medical care, certified by a doctor.

#### Accident (person)

A sudden and fortuitous event, unintended by the victim, which produces an injury that can be objectively certified.

#### Damage

Random event, entitling victim to coverage under this policy.

#### Excess

Part of the indemnity to be paid by you.

#### Luggage

Personal effects brought by the insured, including cats and dogs but excluding all other animals. The following are not regarded as luggage: gliders, commercial goods, scientific equipment, construction materials, furniture, horses or cattle.

#### Hotel costs

“Hotel costs” mean the cost of a room with breakfast up to the amounts provided for in the agreement and excluding all other costs.

## 1.2 Geographic definitions

### 1.2.1 Countries in which your domicile must be located

Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France except for overseas territories, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal (except for islands), Spain (except for Canary Islands), Romania, Slovakia, Slovenia, Sweden, Switzerland and United Kingdom.

### 1.2.2 Countries regarded as countries of origin

Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France except for overseas territories, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal (except for islands), Spain (except for Canary Islands), Romania, Slovakia, Slovenia, Sweden, Switzerland and United Kingdom

### 1.2.3 Geographic scope of assistance services

Assistance to persons (Chap. II)

Travel assistance (Chap. III)

Depending on which letter, D or E, is indicated in each article, the services apply to claims arising:

D = in the country of residence of the insured, as defined under Article 1.1

E = abroad, in other words throughout the world with the exception of the excluded countries (mentioned below) and of the country of residence of the insured.

D/E = both in the country of residence and abroad with the exception of the excluded countries (mentioned below).

Countries excluded from all assistance services .

The following countries are always excluded from all assistance services as regards both persons and vehicles: Afghanistan, Antarctica, Bouvet Island, Christmas Island, Cocos Islands, Eastern Timor, Falkland Islands, Heard et McDonald Islands, Minor Islands, Solomon Islands, Kiribati, Marshall, Micronesia, Nauru, Niue, Belau, Pitcairn Islands, Western Sahara, St Helena, Samoa, Somalia, French Southern Territories, Tokelau, Tonga, Tuvalu, Wallis and Futuna Islands.

British Indian Ocean Terr., South Georgia & S. Sandwich, U.S. Minor Outlying Islands, Vanuatu.

Countries or regions currently in a state of civil or foreign war, and those in which safety cannot be guaranteed due to riots, revolutions, strikes or other fortuitous events of a kind preventing the enforcement of this agreement.

## 1.3 Miscellaneous conditions

### 1.3.1 Nature and duration of trips covered abroad

Travel abroad is covered by this policy as from the date of departure mentioned on the ticket until the date of return.

### 1.3.2 Tickets

If we transport or repatriate you, the tickets covered (unless otherwise advised by a doctor) are either train or airplane tickets, depending on local options.

### 1.3.3 Assistance on request

Under certain conditions to be agreed in advance, we will place our resources and experience at your disposal in order to help you, even when our assistance is not guaranteed by the contract. All costs must be paid by you. Please consult our services.

## 1.4 Accessibility of our services

Our assistance services are accessible 24 hours a day, 7 days a week, at the following number: **(0032) (0) 2/541 91 29 (BAirlines Assistance)**

## Chapter II

### Assistance to persons in the case of illness, injury and death

The services mentioned in Chapter II apply in the event of the illness, injury or death of an insured person while travelling.

- Our services may not replace the intervention of public first aid services, particularly not emergency services.
- If you are ill or sustain injuries while travelling, you must first call the local first aid services (ambulance, hospital, doctor), then inform us of the contact details of the doctor treating you.

#### **2.1 Visiting the hospitalised person (D/E)**

If you are hospitalised while travelling unaccompanied, and if the doctors do not authorise your transport or repatriation within 120 hours of admission to hospital:

- we organize and pay for the return ticket of a close relative of your choice from one of the countries mentioned under 1.2.2 to come and visit you in hospital.
- Within the limits of local availability we reserve a hotel room near the hospital and contribute towards the visitors' hotel costs up to an amount of EUR 75 per night for a maximum of seven nights during the period of hospitalization.

#### **2.2 Transport/repatriation of the sick or injured (D/E)**

If you are hospitalized following an accident or illness that occurs while traveling and the local doctor treating you authorizes your transport or repatriation, we will organize and pay for the following, based on medical considerations only:

- either your return to your home or to an appropriate hospital near your home
- or your return to your country of origin to the place of residence of your spouse, your father, your mother or your children, or to an appropriate hospital near this place of residence.

Depending on the medical considerations, you will be transported under constant medical surveillance in a light health vehicle or by ambulance, sleeper, train (first-class - couchette or seat), airline or ambulance plane. The decision concerning your transport and the type of transport used is based solely on your medical well-being, taking into account the health regulations in force.

Our doctors will take the final decision regarding your repatriation, following consultations with the local doctors and, if necessary, with your own general practitioner. In the event that you refuse to comply with the decision regarded as the most advisable by our doctors, you shall discharge us of all liability.

If for reasons of medical safety you need to be transported to a health care centre nearby before returning to a structure near your home, we will organize and pay for this transport also.

If you wish, our medical service will reserve a bed for you in the unit in which you are to be hospitalized.

#### **2.3 Return of repatriated insured person to initial place of stay or travel expenses for a person to replace him/her (E)**

If you have been repatriated by us pursuant to Article 2.2 while you were traveling abroad on business, we will organize and pay for:

- either your return to the initial place where you were staying provided that this takes place within one month of your repatriation pursuant to Art. 2.2.
- or the outward journey of a person appointed by your employer to replace you abroad provided that this replacement takes place within two weeks of your repatriation pursuant to Art. 2.2.

## **2.4 Accompaniment of sick or injured person (D/E)**

If you are transported or repatriated by us pursuant to Article 2.2, we organize and pay for the return home of a person who was traveling with you or who came to visit you in hospital pursuant to Article 2.1 to accompany you to the place to which you are repatriated pursuant to Article 2.2. Depending on the advice of our medical department, the person in question shall return with you or separately.

If the person accompanying you during your transportation or repatriation then wishes to return to his or her place of residence located in one of the countries defined under Article 1.2.2, we organize and pay for his/her return to his/her place of residence.

## **2.5 Assistance in case of death (D/E)**

§ 1. If an insured person dies while traveling and if the burial or cremation is to take place in the country of residence or country of origin of the insured person, we organize and pay for the repatriation of the remains from the hospital or mortuary to the country of residence or of origin. We also pay for:

- the laying-out
- the coffin and other special arrangements required for its transport up to an amount of EUR 1 500
- the cost of transporting the coffin, but not the cost of the ceremony and burial.

§ 2. If the family of the insured person wishes to repatriate the remains to a country other than the country of residence or of origin, we agree to organize the repatriation and to pay the cost up to the same amount we would have paid pursuant to paragraph 1.

§ 3. If the burial or cremation takes place in the country where the insured person has died, we pay for the following costs up to the total amount we would have paid pursuant to paragraph 1:

- the laying-out
- the coffin or funeral urn up to an amount of EUR 1 500
- the local transport costs of the remains, excluding the ceremony costs
- the cost of repatriating the funeral urn to the country of residence or of origin
- a return ticket from a country listed under Article 1.2.2 to allow a relative up to the second degree of kinship to go to the funeral.

§ 4. If the death of the insured person prevents the other insured persons who were traveling with him/her from returning home by the means initially planned, we organize and pay for the return home of the other insured persons.

## **2.6 Sending of glasses, prosthetic articles and medication (E)**

If while traveling you cannot find a similar or equivalent pair of glasses, a prosthetic article or medication abroad, and the item in question is indispensable and prescribed by a doctor, we can order it in your country of residence according to your instructions and send it to you by

the means of our choice. This service is subject to the agreement of our doctors and to local legislation, and provided that the equivalent in EUR of the amount of the item is handed over to us beforehand in Belgium by the means of your choice. We pay the cost of sending these items, but you must refund us the purchase price.

## **2.7 Transport/repatriation of luggage (D/E)**

When we pay for your return home, this also includes the transport of any luggage you dispatch under the guarantee of a waybill delivered by a professional carrier.

## **2.8 Supplementary refund of medical costs incurred abroad (E)- not applicable for persons with domicile in Switzerland**

If the insured persons are not affiliated to a mutual insurance company or body in their country of residence or to any other equivalent health insurance scheme, or if they have not complied with the rules of their mutual insurance or health insurance body (for instance if they have not paid their health contributions), Europ Assistance will not refund any medical costs.

§ 1. Supplementary refunds cover medical care received abroad for an illness or an accident that occurred while traveling, that is of an unforeseen nature and without known antecedents.

§ 2. Supplementary refunds come into effect once you have claimed all your entitlements for the same risks under your social security system, mutual insurance scheme and/or any other medical insurance or welfare scheme. Payment of your medical bills stops once your repatriation has been effected or if you refuse or delay our proposal to repatriate you.

§ 3. The following medical costs incurred abroad are covered by supplementary refunds:

- doctors' and surgeons' fees
- medicine prescribed by a doctor
- urgent dental treatment up to an amount of EUR 200 per person
- hospital bills
- cost of an ambulance ordered by a doctor for local transport.
- the cost of the patient's extended hotel stay ordered by a doctor, up to an amount of EUR 500, if the sick or injured person is unable to undertake the return journey to his country of residence on the date initially planned.

§ 4. Supplementary refunds of the medical costs mentioned under paragraphs 2 and 3 above are covered up to an amount of EUR 250 000 per person and per year of insurance. The following documents must be produced in order to obtain the refund:

- a detailed medical report by the doctor treating you abroad
- original statements from social welfare and/or health insurance bodies showing the refunds granted plus copies of invoices and bills for expenses
- if your mutual health insurance or other welfare or health insurance body refuses to refund you any costs, you must send us their letter of refusal and the original documents showing your expenses.

An excess of EUR 125 will be deducted for each damage covered. An excess of EUR 40 is applied in the case of urgent dental treatment.

## **2.9 Advance payment of hospital bill (E)**

If we pay to the hospital in advance the amount of the costs covered under Article 2.8 paragraph 3, we will send you the invoices for the treatment that we have settled. You must send them to your social security company and/or any other welfare body and reimburse us the amount that they pay to you.

You must pay the transaction costs.

## Chapter III

### Travel Assistance

## **3.1 Loss or theft of travel documents (E)**

§ 1. In case of loss or theft of identity documents (identity card, passport, driving license) while traveling, we advise you on the steps to take (reporting loss or theft, obtaining new papers, etc.).

§ 2. In case of loss or theft of travel documents while traveling, we order, at your expense, the documents necessary to enable you to continue your journey.

## **3.2 Loss or theft of business documents (E)**

In the event of loss or theft of business documents while traveling, we will forward to you abroad the documents that your company makes available to us.

## **3.3 Loss or theft of luggage (E)**

In the event of loss or theft of your luggage while traveling and provided that you have reported this to the local authorities, we organize and pay for the forwarding of a suitcase containing your personal effects. We will fetch this suitcase from your home in order to send it to you.

## **3.4 Early return in case of hospitalization of close relatives (D/E)**

If your spouse, your father, your mother, your father-in-law, your mother-in-law or your child over 18 years of age is hospitalized in one of the countries listed under Articles 1.2.1 and 1.2.2 for an unforeseen reason, and this for a period of over 120 hours while you are traveling, and if the attending physician certifies that his/her condition is sufficiently serious to warrant your presence at his/her bedside, we organize and pay for:

- either a one-way ticket to the country of hospitalization for all insured persons with this same degree of kinship with the patient as well as accompanying minors. The cost of this ticket shall not exceed the cost of a ticket home to your/their domicile.
- or return tickets for certain insured persons with the required degree of kinship up to the amount of the total cost of the tickets provided for under the previous paragraph. The homeward trip, at our expense, must be completed at the latest within two weeks of the outward trip.

### **3.5 Early return in case of hospitalization of your child under 18 years of age (D/E)**

§ 1. If your child, who is under 18 years of age, is hospitalized in one of the countries listed under Articles 1.2.1 and 1.2.2 for an unforeseen reason, and this for a period of over 48 hours while you are traveling, we organize and pay for your return to your country of origin. If your child is hospitalized in a country other than your country of residence, we organize and pay for you to travel to this country up to an amount equal to what it would have cost to repatriate you to your country of residence.

§ 2. If you are unable to go to your child immediately, we will keep you informed of developments regarding his/her state of health.

### **3.6 Early return following death (D/E)**

§ 1. If a member of your family (namely: spouse, parents, father- or mother-in-law, children, son- or daughter-in-law, brother or sister, brother- or sister-in-law, paternal and maternal grandparents, paternal and maternal grandparents of your spouse, grandchildren and grandchildren of your spouse) dies suddenly while you are traveling for private reasons, we organize and pay for the return (one-way) to the country of residence or of origin of all the insured persons having this same degree of kinship with the deceased. A death certificate issued by the local authority stating the degree of kinship must be forwarded to us as soon as possible.

If you are on a business trip, we organize and pay for a return ticket to the country of origin or of residence.

§ 2. If some of the insured persons with the degree of kinship with the deceased mentioned under paragraph. 1 wish to remain on the spot, we will make available to other insured persons with the required degree of kinship one or more return tickets amounting to the total cost of the single tickets that we would have paid for pursuant to the previous paragraph. The return home, at our expense, must be completed within seven days of the funeral.

§ 3. If the funeral takes place in a country other than your country of residence or of origin and if you wish to go to the funeral, we will refund you up to the amount that we would have paid for a single ticket to your home.

### **3.7 Early return due to serious damage to your home (D/E)**

If your presence is required because your home sustains serious damage due to fire, water damage, storm, hail, explosion or implosion, or theft with breaking and entry, which occurs while you are traveling, we organize and pay for an insured person to travel to the home and, if necessary, to go back subsequently to his or her place of stay. This return to his/her place of stay, at our expense, must take place within 15 days.

You must provide us with a document testifying to the damage, issued by the local police authorities, as soon as possible.

### **3.8 Forwarding urgent messages (D/E)**

If you are unable to contact a person in one of the countries mentioned under Article 1.2.1, we forward at our expense your urgent national and international messages following a serious event (illness, injuries or accident).

We cannot accept responsibility for the content of the message, which is subject to Belgian and international legislation.

### **3.9 Provision of money (E)**

If you refer to us a request for assistance covered by this policy and if you must pay unforeseen expenses, we will make available to you, at your request, the amount in local currency which you need, up to a maximum of EUR 5 000. You must provide us with a guarantee that we will be refunded before we advance this amount.

### **3.10 Interpreter service (E)**

If you are entitled to assistance abroad covered by this policy, our services or our correspondents will help you if you have serious problems understanding the local language.

### **3.11 Assistance in case of legal proceedings (E)**

If you are the subject of legal proceedings abroad following a traffic accident, we will advance the following to you, once a guarantee or deposit has been established in our favor for an equivalent amount:

- the amount of bail required by the authorities up to a maximum of EUR 12 500 per insured person being prosecuted. For this service you must send us a certified copy of the court's ruling
- the fees of a lawyer chosen freely by you abroad, up to a maximum of EUR 1 300.

You undertake to refund these advance payments within 30 days at the latest of the date on which we have paid them.

We do not intervene in any judicial proceedings in Belgium resulting from a case taken against you abroad.

## **Chapter IV**

### **Info Assistance**

#### **4.1 How to contact our Info Service:**

Our information service is open from 9 a.m. to 6 p.m. (Belgian time), from Monday to Saturday. Urgent medical information is available 24 hours a day.

Information is obtained and provided by telephone only. We may not be able to answer certain questions immediately.

Under no circumstances may we be held liable for the use that you make of the information thus provided. Information is given in French, Dutch and English.

#### **4.2 Leisure Line**

##### **4.2.1 General travel info**

We can provide information on:

- visas and administrative formalities to be fulfilled for persons and vehicles before and during the journey
- compulsory and recommended vaccinations
- hygienic and medical precautions to take according to the country you intend to visit
- compulsory formalities for the household pets you wish to take with you

- customs regulations for private individuals
- the addresses of foreign consulates and tourist information centers in the European Union
- the climate and suitable clothing
- the local public holidays, the time difference
- traveling conditions: the means of transport (air, sea, road), itineraries.

#### 4.2.2 Additional information on the countries listed under Art. 1.2.2

We can provide information concerning hotels and restaurants (rates, addresses, search for specialized restaurant) for the countries listed under Article 1.2.2.

#### 4.2.2 Business Info

We can provide information on:

- congresses, trade fairs and exhibitions throughout the world
- hotels equipped for businessmen (seminars, organization of meetings, etc.)
- chambers of commerce and government bodies
- practical details: currencies, public holidays, time difference
- "Business Centers" (secretarial services, copiers, translation) accessible in major capitals
- cultural events in the main European Union capitals (concerts, exhibitions, theatre, etc.).

## Chapter V

General exclusions and restrictions on cover  
for Chapters II to IV

### 5.1 Exclusions

The following are excluded from cover:

- incidents or accidents occurring during any motoring event of a competitive nature (races, competitions, rallies, long-distance rallies) in which you take part as a competitor or as an assistant to a competitor, and generally speaking any incidents or accidents arising from the use of the vehicle other than with due diligence.
- events caused deliberately by the insured
- diagnoses and treatments prescribed in Belgium
- medical, paramedical, surgical, pharmaceutical and hospital charges and fees for care received in the country of residence, whether or not resulting from an illness or accident contracted abroad or relating to a diagnosis made before traveling
- the cost of glasses, contact lenses, prostheses and the purchase or repair of prosthetic articles
- medical check-ups, periodic medical check-ups and observation as well as preventive medicine
- health cures, convalescent care and accommodation, rehabilitation and physiotherapy
- treatment administered by a beautician or dietician and all the diagnosis and treatment costs not recognized by the INAMI (homeopathy, acupuncture, chiropractic, etc.)
- vaccines and vaccinations
- ambulance costs in the country of residence, except if expressly stated in one of the provisions in this contract

- repatriation for benign disorders or injuries that can be cured on the spot and that do not prevent you from continuing your stay or journey
- depression and mental disorders except if they occur for the first time
- pathological states known before departure
- relapses or aggravations of an illness or pathological state existing before departure
- repatriation for an organ transplant
- ailments and events resulting from the intense or chronic use of drugs, alcohol or any other substance which was not subscribed by a doctor and which alters behavior
- conditions resulting from an attempted suicide
- the diagnosis, control and treatment of pregnancy, unless a clear and unforeseen complication arises before 28 weeks; pregnancy care after 28 weeks, the childbirth costs and the costs arising from abortion
- customs duties
- food and drinks
- costs or damages relating to a theft other than those mentioned in the agreement
- and, in general, all costs not explicitly stated in the agreement.

## 5.2 Exceptional circumstances

We cannot be held liable for delays, omissions in or non-execution of our assistance services if they are not imputable to us or if they are the consequence of a case of force majeure.

## Chapter VI

Provisions governing all coverage

### 6.1 Duration and entry into force of the contract

#### 6.1.1 Duration

The contract is effective from the moment the policyholder subscribes the assistance program and premium is paid. It is taken out for the period mentioned on the ticket being the date of departure and the date of return. The contract ends at the date of return and may not tacitly renewed.

### 6.2 The premiums

#### 6.2.1 Payment of premiums

The premium, plus taxes and contributions, is payable with credit card when taking out the policy.

The premium will not be reimbursed, in full or in part, after the date on which the contract takes effect.

### 6.3 Your obligations

When calling to obtain services that are covered by this contract, you shall:

- call us as soon as possible, except in cases of force majeure, so that we can organize the requested assistance in an optimal way and authorize you to incur the costs covered

- comply with the specific obligations relating to the services requested which are listed in this policy
- provide exact answers to our questions relating to the occurrence of the insured events and forward to us all useful information and/or documents
- take all reasonable steps to prevent or alleviate the consequences of the damage
- give us details of every other insurance policy having the same object and concerning the same risks as those covered by this contract
- forward to us the original supporting documents relating to covered expenses; remit the receipt of your declaration of theft to the authorities if the theft is covered under this contract
- hand over any travel tickets that you have not used when we have taken charge of your transport.

### 6.3.2 Failure to comply with your obligations

Should you fail to comply with the obligations stipulated 6.3.1, we can:

- reduce the contractually agreed service or claim our expenditure from you, up to the amount of our loss
- refuse to provide the contractually agreed service and claim the total amount of our expenditure if your failure to meet an obligation was made with malice aforethought.

## 6.4. Our obligations

### 6.4.1 Refunding of the expenses covered by this contract

§ 1 We undertake to refund you the expenses covered by this contract on the basis of original copies of supporting documents and receipts.

§ 2 If we authorize you to pay in advance the expenses covered by this contract, we shall refund these expenses within the limit of what we would have paid if we had provided the services ourselves.

### 6.4.2 Refunding of communications costs

We bear the cost of telephone, telegram, fax, e-mail and telex messages paid abroad in order to contact us, provided that your call is followed by an assistance service covered by the contract.

### 6.4.3 Limitation on assistance services

Under no circumstances can our services be a source of financial gain on your part. They are intended to help you in case of uncertain or unforeseen events arising during the period covered by your contract.

## **6.5 Multiple assistance contracts**

### **6.5.1 Multiple contracts with us**

If the same risk is covered by several policies taken out with us, the coverage in the various contracts cannot be cumulated. The conditions in the contract providing the highest level of coverage shall be applied.

### **6.5.2 Multiple contracts with several insurance companies**

If the same risk is covered by several insurance companies, you may, in the event of a loss, apply for compensation from each insurance company, within the limits of their obligations. Apart from cases of fraud, no insurance company can invoke the existence of other contracts covering the same risk in order to refuse coverage. The cost of the claim shall be divided between the various insurance companies according to Article 45 para. 2 of the Law of 25 June 1992 on terrestrial insurance contracts.

## **6.6 Legal provisions**

### **6.6.1 Subrogation**

You authorize us to enter into your rights and actions against any liable third parties up to the amount of our expenditure.

Except in the case of malice aforethought, we may not take legal action against your descendants, ancestors, spouse or in-laws in direct line, or against persons living under your roof, your guests or the members of your domestic staff. However, we can bring proceedings against these persons in so far as their liability is effectively covered by an insurance contract or in the case of malice aforethought on their part.

### **6.6.2 Acknowledgement of debt**

You agree to refund us within one month the costs for the services not covered by the agreement but which we have granted you by way of an advance or voluntary intervention.

### **6.6.3 Time Limit**

All proceedings issuing from the present agreement are subject to a time limit of three years dating from the incident that gave rise to them.

### **6.6.4 Jurisdiction**

Any dispute arising from this agreement shall be exclusively settled by the Belgian courts.

### **6.6.5 Contract law**

This contract is governed by the law of 25 June 1992 on terrestrial insurance (Moniteur belge of 20 August 1992).

## Ombudsman

Any complaint concerning the agreement can be addressed to the insurance Ombudsman, Square de Meeûs 35, 1000 Brussels (fax: 02.547.59.75 – e-mail: [ombudsman@assuralia.be](mailto:ombudsman@assuralia.be)), without prejudice to the possibility for the policyholder to take legal action.

### 6.6.6 Protection of privacy

In accordance with the law of 8 December 1992 on the protection of privacy, any person whose personal data are collected or recorded in one or several files in our company's processing system is informed of the following:

1° The controller of the files is Europ Assistance Belgium, the registered offices of which are located at 1160 Brussels, Boulevard du Triomphe 172.

2° The purpose of these files is to identify the policyholder and the beneficiaries, to manage the contracts and the assistance services, and to maintain optimal relations with the current customers.

3° Any person establishing his identity can be informed of the data in the file concerning him. He is entitled to obtain rectification or elimination of any data of a personal nature which, given the purpose of the processing, may be incomplete, irrelevant, or prohibited.

4° To exercise this right, the person in question shall send a dated and signed application to the "customers" department of Europ Assistance. In addition, he shall be entitled to consult the public register of automatic processing of personal data held by the Commission for the Protection of Private Life, in line with procedures to be set down by a royal implementing decree.

### 6.6.7 Consent clause

You authorize Europ Assistance to process medical or sensitive information regarding yourself and the insured persons to the extent that this is necessary for the following purposes: assistance management, cost management, settlement and management of possible disputes.

EUROP ASSISTANCE BELGIUM SA/NV Boulevard du Triomphe / Triomflaan 172 - 1160 Bruxelles / Brussel / Brussels - [www.europ-assistance.be](http://www.europ-assistance.be)

R.P.R. 0457.247.904 erkend onder codenummer 1401 – bij K.B. van 02.12.96, B.S. van 21.12.96 – om de verzekeringstak 13, 16 en 18 te beoefenen en 47696 als verzekeringsmakelaar – Privéleven nr 00807177

R.P.M. 0457.247.904, connu sous code 1401 – A.R. du 02.12.96, B.S. du 21.12.96 – pour pratiquer branche 13, 16 et 18 et 47696 comme courtier – Vie privée no 00807177.

Company number 0457.247.904, recognized under code number 1401, to exercise branch 13, 16 and 18 (R.D of 02.12.96, B.M. of 21. 12. 96) and 47696 as insurance broker – Private life 00807177.