

# Temporary luggage insurance

Product Information sheet Europ Assistance Belgium NV recognised in Belgium under code 1401

## Product: Luggage Brussels Airlines

**Disclaimer:** This document is not tailored to your specific individual needs and the information and obligations in this document are not exhaustive. For all additional information regarding the rights and obligations of the insurance company and the insured person, please consult the precontractual and contractual documentation of the selected insurance product.

### What type of insurance is this?

This temporary insurance offers coverage for damages suffered due to the theft of or damage to your luggage. This insurance covers your luggage during one specific trip. You can take out this insurance for yourself or for your travel companions provided that you live in Belgium.



### What is covered?\*

- ✓ Damage suffered during a trip as a consequence of theft or damage to all or part of the travel goods up to a maximum amount of 1,250 EUR;
- ✓ If you do not receive your checked luggage within 12 hours after arrival of your scheduled flight in any airport outside Belgium, we will reimburse up to an amount of 250 EUR for expenses made at the place of destination for essential clothing items and necessities, before the luggage is delivered;
- ✓ In case your skis or snowboard break while you are practising winter sports you can be reimbursed up to 250 EUR;
- ✓ In case of loss or theft of your identity document, you can be reimbursed up to 250 EUR for expenses linked to the replacement of this identity document, in addition to the insured amount of 1,250 EUR

### Who is insured?

- ✓ Every individual who has taken out the option luggage through the Brussels Airlines booking engine manage my booking and whose name is stated on the ticket.

*\*For a complete overview of the coverage, the upper limits and exclusions we refer to the general terms and conditions.*



### What is not covered?\*

#### BASIC COVERAGE

- ✗ A declared or non-declared war, or any act resulting from it;
- ✗ Luggage confiscated or claimed by customs agents or any other government authority;
- ✗ Lack of reasonable measures to save or recuperate your lost luggage;
- ✗ Lack of information about the loss or damage to the airline at the point of destination;



### Are there limitations to the coverage?

- ! The warranty is limited to a maximum of 120 days uninterrupted stay abroad;
- ! Every item is individually insured up to a maximum of 25% of the total capital insured;
- ! Luggage transported in a private vehicle, caravan or camper van is only covered against damage due to an accident, fire or theft with visible signs of break-in, committed between 6 a.m. and 10 p.m., if it was kept out of sight in the boot - separated from the passenger compartment - of a completely locked vehicle;
- ! Luggage in a hotel room or holiday home is only covered against damage due to fire, explosion or water damage and theft with visible signs of break-in;
- ! Luggage under your supervision as well as objects and clothing worn on the body are only insured against damage due to accidental bodily injury, explosion, forces of nature or robbery with physical violence.



## **Where am I insured?**

- ✓ Worldwide for the travel destinations mentioned in the Special Terms and Conditions.



## **What are my obligations?**

Obligations at the signature of the insurance contract:

- provide us with honest, accurate and complete information

Obligations during the course of the contract:

- communicate any changes to the insured risk (e.g. number of individuals covered, destination of the trip, amount to be insured...)

Obligations in case of a claim:

- take all necessary and useful measures to protect the luggage or limit damage to the luggage;
- If the luggage is located in a vehicle, lock the doors and boot and completely close the windows and sun roof;
- special or valuable objects and jewellery must be kept in the safe deposit box of the hotel or the holiday home;
- In case of theft: within 24 hours of noticing the theft, report it to local authorities and ask for a report at the place of the theft;
- In case of a traffic accident: have a report drawn up by local authorities at the place where the accident occurred;
- Notify us within 48 hours after return to your home, (except in case of force majeure) and hand us the documents that are necessary or useful (original debit notes, claims forms, Property Irregularity Report) or enter your claim through the customer zone on the website.



## **When and how should I pay?**

You pay the premium when you take out the option luggage through the Brussels Airlines booking engine manage my booking at the time you book the flights. Payment can be done by debit or credit card.

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## **When does the coverage start and end?**

The policy takes effect on the date of departure mentioned on the air plane ticket until the date of return, with a minimum duration equal to the entire duration of the trip.



## **How can I end my contract?**

The insurance contract cannot be ended prematurely but will end automatically on the return date mentioned on the ticket.