

What is insured?

- **Silver formula**
plus
- Missing children search costs
- Divorce by mutual consent
- Family mediation
- Right of inheritance, gifts “inter vivos” and wills
- Tax law
- Legal entitlement
- Property matters (tax law)
- Administrative law
- Property matters (administrative law)
- Labour and social law
- General Contracts Online
- Delete Service
- Other subjects

When are you insured?

- **Private life**
- **Professional life** (as an employee and/or public service official)
- **Property assets**
(main and secondary residence, current and future)

Who is insured?

- Policy holder
- Members of his/her family
 - spouse or person with whom he/she lives;
 - parents and immediate relatives who normally live in the household.
 - Children no longer living at home but still entitled to family allowances.

Insured as:

- an individual in his/her private life;
- an employer of domestic staff;
- owner and/or occupier of his/her main and secondary residence;
- employee, appointee, apprentice, public service official or equivalent to these statuses while pursuing his/her professional life.

Subjects insured	Sum insured°	Territorial coverage	Waiting period
Civil actions <ul style="list-style-type: none"> You are the victim of an attack in the street and the culprit is identified. We claim your damages from him. Your neighbour's children break one of your windows while playing with a ball. We take action with the parents to recover your damages. Whether as a pedestrian, cyclist, passenger on public transport or in a vehicle belonging to a third party, you are the victim of a traffic accident while going to work or during business travel, we take care of recovering your damages for injuries from the third party. 	€ 100,000.00	World	None
Criminal defence <ul style="list-style-type: none"> While unexpectedly crossing the road, you cause a serious accident. You are sued for unintentional damages and injury. A neighbour lodges a complaint against you for excessive noise at night. The fine imposed is excessive and you want to plead your case. You are taken to court for having caused a garden fire. Proceedings for alleged acts of harassment. We appoint a lawyer to represent you in court. 	€ 100,000.00	World	None
Civil defence <ul style="list-style-type: none"> The neighbouring farmer takes you to court for damage to his crops caused by game fowl that have come from your property. 	€ 100,000.00	World	None
Property matters (Civil actions + Criminal & civil defence) <ul style="list-style-type: none"> A building is knocked down next to your house. The work has caused a crack in the facade. We recover your damages. 	€ 100,000.00	Europe + Mediterranean	None
Third party insolvency <ul style="list-style-type: none"> Based on a non contractual liability case, a Court awards you compensation for damages you have suffered due to fault of a third party but who unfortunately is insolvent. 	€ 20,000.00	World	None

<p>Bail</p> <ul style="list-style-type: none"> • Implicated in an accident, bail is required to obtain your release. 	€ 20,000.00	World	None
<p>"Compensation" assistance</p> <ul style="list-style-type: none"> • During pushing and shoving at school, your child's glasses are broken. The liable person's family liability insurer compensates you but you still have to recover the excess. We advance you the amount of this excess. • Renovation work done by your neighbour damages your wall. The contractor's liability insurance compensates you but you still have to recover the excess. We advance you the amount of this excess. 	€ 400.00	World	None
<p>"After fire and associated dangers" assistance*</p> <ul style="list-style-type: none"> • We take care of defending your interests in a dispute brought against your Fire insurer who unfairly limits your compensation after an incident. • After a hailstorm your awning is damaged and your insurance company refuses to take any action. • After a water leak, compensation proposed by your Fire insurer is less than the cost of the work. 	€ 20,000.00	Europe + Mediterranean	None
<p>General Contracts*</p> <ul style="list-style-type: none"> • The suite delivered to you does not comply with what was ordered. • You are in dispute with your landlord following an excessive rent indexation that he intends to impose on you. After legal examination of the case, we persuade him of the illegality of this increase. • After your appointment in Belgium, you decide to stay permanently. You purchase household appliances, an appliance breaks down and the seller refuses to apply the guarantee. We intervene to make him do this. 	€ 37,500.00	Europe + Mediterranean	9 months
<p>Property matters (General contracts)*</p> <ul style="list-style-type: none"> • The new house you have just moved into is full of dry rot. • You change accommodation and your landlord claims a series of unjustified rental damages from you. 	€ 37,500.00	Europe + Mediterranean	9 months

<p>Missing children search costs</p> <ul style="list-style-type: none"> After the disappearance of your child in Belgium, we take care of a lawyer's intervention to help you in the legal inquiry. We also take care of costs for medical-psychological assistance to which you may wish to resort. 	€ 10,000.00	Belgium	None
<p>Divorce by mutual consent</p> <ul style="list-style-type: none"> A disagreement occurs during division of assets which are part of the community. 	€ 1,500.00 / couple	Belgium	24 months
<p>Family mediation*</p> <ul style="list-style-type: none"> One of your parents has become incapable of managing their assets and you wish to obtain the appointment of a provisional administrator in Belgium. 	€ 15,000.00	Belgium	12 months
<p>Right of inheritance, gifts 'inter vivos' and wills*</p> <ul style="list-style-type: none"> You are treated unjustly in your parents' inheritance and wish to uphold your rights before the Belgian courts. 	€ 15,000.00	Belgium	12 months
<p>Tax law*</p> <ul style="list-style-type: none"> You are employed in the EU under contract, your spouse works in the private sector. The amount of tax that he/she has to pay seems to be unduly high. You want to contest this amount. You are a civil servant and have to pay council tax. The property tax you are asked for is calculated incorrectly. As a civil servant you have to pay council tax. You have been asked to pay it twice. 	€ 15,000.00	Belgium	12 months
<p>Legal entitlement</p>	€ 100,000.00	Europe + Mediterranean	None
<p>Property matters (Tax law)*</p>	€ 15,000.00	Europe + Mediterranean	12 months
<p>Administrative law*</p> <ul style="list-style-type: none"> You contest the refusal to grant a study bursary to your child. 	€ 15,000.00	Belgium	12 months

<ul style="list-style-type: none"> The building permit granted to your neighbour does not comply with legislation. 			
Property matters (Administrative law)*	€ 15,000.00	Europe + Mediterranean	12 months
Labour and social law*1 <ul style="list-style-type: none"> As an agent with a permanent contract, the notice period given to you is incorrect. You are a victim of discriminatory measures. You enter a contest for promotion. Although you qualify you do not get the job. You lodge an appeal in accordance with articles 90 to 91 bis of the European Communities Statute for civil servants. 	€ 12,500.00	Belgium	12 months
General contracts online^	€ 37,500.00	Europe + Mediterranean	3 months
Delete Service	€ 5,000.00	Europe + Mediterranean	None
Other subjects*	€ 100,000.00	Belgium	None

* Dispute minimum: € 500.00

^ Dispute minimum: € 350.00

°The costs of any mediation are not applied to the sums insured (except for family mediation).

¹ 20% dynamic excess: i.e. the insured person bears a 20% excess applied to each payment request for external costs; ARAG intervening to a maximum of 80% of an amount of € 15,625 being € 12,500

■ Rates

GOLD INDIVIDUAL	€ 318.32
Including Legal HelpLine	

For more information please download:

Special conditions individuals gold (F)

General conditions (F)