

Summary of the guarantee assistance hospitalisation Assi-Link+

WHAT IS THE AIM OF THIS INSURANCE?

This insurance is a supplement to your existing hospitalisation insurance.

Important! If you want to call upon assistance in your country of residence or abroad or for medical costs incurred abroad, you should contact Assi-Link+ **in advance**. In case of an emergency hospitalisation, you should contact Assi-Link+ as soon as possible.

On the one hand, it offers additional cover in the form of assistance in case of medical problems **abroad**:

- first aid;
- rescue and investigation services;
- assistance to your family members;
- extension of the stay abroad;
- transportation;
- cover in case of death abroad.

Besides this insurance cover for assistance abroad, Assi-Link+ also includes the cover **medical expenses abroad**.

Important: a medical cost incurred abroad will only be reimbursed provided that you contacted Assi-Link+ in advance and provided that you have been granted explicit permission. In case of an emergency admission at the hospital abroad you have to get in touch as soon as possible.

On the other hand, it offers you additional coverage for assistance **in the country in which you are domiciled** (Belgium, The Netherlands, France, Germany or the Grand Duchy of Luxembourg):

- during hospitalisation;
- after hospitalisation;
- additional assistance.

Specific repayment terms apply to each coverage mentioned above. These repayment terms will be explained further in this summary.

Assi-Link+ offers comprehensive service for each type of cover.

Important: Assistance in your country of residence must be requested **within 30 days** following the end of the hospitalisation.

HOW AND WHEN CAN YOU JOIN?

ARE THERE MEDICAL FORMALITIES?

WHEN DOES THE INSURANCE COVER CEASE?

Main insured persons/Secondary insured persons

As soon as an insured person takes hospitalisation insurance, the coverage under this Assi-Link+ insurance will follow automatically.

Such coverage shall be provided without the need for medical formalities, and without any waiting periods.

The coverage will come to an end as soon as the insured person is no longer insured by the hospitalisation insurance.

INDIVIDUAL EXTENSION

If the insured person is no longer insured under the hospitalisation insurance, the coverage under this Assi-Link+ insurance will also be lost.

You cannot individually extend Assi-Link+.

WHAT COSTS ARE REIMBURSED?

HOW MUCH IS THE INTERVENTION?

WHAT ARE THE GUARANTEED COVERAGES?

Assistance abroad

General

The insurance cover abroad described below shall apply worldwide, with the exception of Belgium and your country of residence, insofar as your stay abroad does not exceed 3 consecutive months.

'Search and rescue' cover

If you have an accident abroad and a search or rescue operation has to be conducted, Assi-Link+ shall organise and pay for this operation. The cost of this operation shall be reimbursed, subject to a maximum of 5.000,00 EUR per insured person.

"Transport and accommodation" cover

- **Repatriation**

If due to illness or accident while travelling, you require transport or repatriation due to your health condition, Assi-Link+ shall organise and pay for your transportation from the hospital to your home or to the hospital nearest your home, or to the hospital that is better suited to provide you with further treatment.

If your medical condition requires it, you will be repatriated under medical supervision. The repatriation shall be made by air ambulance, by air in economy class, by ambulance, or by any other appropriate means of transport.

Assi-Link+ shall also organise and pay for the transportation of one person, who shall accompany you to your home or to the hospital.

Assi-Link+ shall take care of the family members who accompanied you abroad. They may choose to either continue their journey or to be repatriated. If the continuation of their journey entails additional costs, Assi-Link+ shall bear these costs, subject to the maximum of the costs that would have been payable if a repatriation had taken place.

If you are accompanied by your children of less than 18 years of age, and due to medical reasons you can no longer care for them (and another travelling companion can also not take care of this task), Assi-Link+ shall ensure the transport of the person designated by the family to and from his/her place of residence, for the purpose of providing assistance to the children during their

repatriation. In addition to the reimbursement of such transport, the hotel accommodation of this person for up to 1 overnight stay shall also be reimbursed.

- **Extension of stay**

If it is medically prescribed that you have to extend your stay abroad following your illness or accident, Assi-Link+ shall reimburse the cost of your stay, and that of one additional person, subject to a maximum of 500,00 EUR. Assi-Link+ shall also organise and reimburse the repatriation of the insured persons.

- **Assistance during hospitalisation abroad**

If you are under 18 years of age and travelling without your parents, Assi-Link+ shall organise and pay the transportation costs of your parents from their home in your country of residence, so that they can assist you in the hospital. The overnight hotel accommodation for your parents shall be reimbursed up to a maximum of 500,00 EUR.

If you have to stay more than 5 days in the hospital abroad, and you are travelling alone, Assi-Link+ shall organise and pay the transportation costs there and back of a person designated by you, from his/her home in your country of residence, so that he/she can assist you in the hospital. The overnight hotel accommodation for such person shall be reimbursed up to a maximum of 500,00 EUR.

- **Death of an insured person abroad**

If an insured person dies abroad, Assi-Link+ will pay the following costs:

- the cost of repatriating the mortal remains from the place of death to the place of burial in your country of residence, as well as the cost of the zinc coffin, the embalming, and the customs fees;
- the cost of post-mortem treatment and the laying in a coffin;
- the cost of the coffin, subject to a maximum of 620,00 EUR per insured person (the cost of the funeral and the burial shall not be reimbursed);
- the organisation and the costs of repatriating the insured person.

If the burial or cremation is carried out abroad, Assi-Link+ shall reimburse the following:

- the cost of post-mortem treatment and the laying in a coffin;
- the cost of the coffin, subject to a maximum of 620,00 EUR;
- costs of local transport of the mortal remains;
- the cost of burial or cremation, the costs of the funeral service excluded;
- the cost of repatriating the urn;
- the cost of transportation of a family member from his country of residence to the place of the funeral or cremation;
- the organisation and compensation of the repatriation of the insured persons.

The total of the costs reimbursed for the burial or cremation abroad shall be limited to the costs that would have been reimbursed for repatriating the mortal remains.

- **Assistance for domestic pets**

If you have to leave behind your dog or cat abroad due to a repatriation or transport insured under this contract, Assi-Link+ shall organise and pay for the transport of these animals, subject to a maximum of 190,00 EUR. This shall apply provided none of your travelling companions can bring back the animals instead of yourself. The quarantine and/or veterinary costs that may be incurred for such transportation shall not be reimbursed.

- **Urgent notifications**

If due to an illness or accident abroad, you wish to pass on an urgent message to your family or to anyone in your immediate environment in your country of residence, Assi-Link+ shall do whatever is necessary to communicate the message to the persons concerned.

"Medical expenses" cover

During the first three consecutive months of your stay abroad, Assi-Link+ shall reimburse medical expenses incurred due to an illness or accident abroad. Assi-Link+ shall pay the amounts after deducting the benefit to which you are entitled to from Social Security organisations. The reimbursement shall not exceed 125.000,00 EUR per insured person/claim.

The following medical expenses shall be reimbursed, subject to the provision that they are prescribed by a physician or dentist:

- admission and treatment expenses in case of hospitalisation;
- medical fees incurred due to hospitalisation;
- expenses on drugs incurred due to hospitalisation;
- dental care, subject to a maximum of 250,00 EUR per insured person and per claim;
- physiotherapy required due to hospitalisation, subject to a maximum of 250,00 EUR per insured person and per claim.

Urgent local transport to the nearest doctor abroad, or to the nearest hospital to receive first aid, shall be reimbursed.

If your drugs, spectacles or prostheses are lost, broken or stolen abroad, Assi-Link+ shall arrange for their replacement, and the transport shall also be reimbursed. This shall be done provided they are indispensable, that equivalent alternatives are not available at the location abroad, and that they have been prescribed by a doctor. Furthermore, the medicines and prostheses should be recognised by the Belgian Social Security, and the contribution must not be contrary to local laws. However, this insurance doesn't provide a reimbursement of the replacing medicines, spectacles or prostheses.

Assistance in your country of residence

General

The coverages are valid only within the territory of the country of your residence (Belgium, The Netherlands, France, Germany and the Grand Duchy of Luxembourg). The request for access to these services must be submitted at the latest within 30 days following the end of the hospitalisation.

Cover during hospitalisation

Assi-Link+ provides assistance in the country of your residence (Belgium, France, Germany, The Netherlands or the Grand Duchy of Luxembourg) during hospitalisation covered under the hospitalisation insurance managed by Vanbreda Risk & Benefits. A maximum of 5 services per insurance year shall be paid, each subject to a maximum of 4 hours per service.

The assistance shall include the following services:

- domestic help

If you cannot take care of the maintenance of your property, Assi-Link+ shall organise and pay the cost of domestic help.

- childcare

If you cannot rely on any other person to care of your children who are less than 16 years of age, Assi-Link+ shall organise and pay for childcare.

- carer for dog or cat

Assi-Link+ shall organise and pay a carer for your dogs or cats, provided that the animals have been given the required vaccinations.

- transport

If you have to go to the hospital on your own, Assi-Link+ shall organise and pay for your transportation to the nearest hospital. This shall be done under medical supervision if necessary.

If after the hospitalisation comes to an end, you cannot move by yourself, Assi-Link+ shall organise and pay for your transportation to your home.

If your parents, your spouse or your children wish to visit you, Assi-Link+ shall organise and pay for their transportation to and from the hospital.

Of the total of the trips described above, the contribution of Assi-Link+ shall be limited to 3 trips there and back for one hospitalisation period, subject to a maximum of 250,00 EUR per insured person and per insurance year.

Cover after hospitalisation

Assi-Link+ shall provide assistance in the country of your residence (Belgium, France, Germany, The Netherlands and the Grand Duchy of Luxembourg) after a hospitalisation covered under the hospitalisation insurance managed by Vanbreda Risk & Benefits. A maximum of 5 services per insurance year shall be paid, each subject to a maximum of 4 hours per service. The assistance shall include the following services:

- **domestic help**

If you cannot take care of the maintenance of your property, Assi-Link+ shall organise and pay the cost of domestic help.

- **provision for the purchase of basic necessities**

If you are not able to make purchases yourself and no other person is available, Assi-Link+ shall organise the supply of the prescribed drugs and/or the necessary food. The costs of the purchases themselves shall not be covered, and you shall be required to pay them yourself.

- **childcare**

If you cannot rely on any other person to care of your children who are less than 16 years of age, Assi-Link+ shall organise and pay for childcare.

- **carer for dog or cat**

Assi-Link+ shall organise and pay for the carer for your dogs or cats, provided that the animals have been given the required vaccinations.

- **postnatal care**

Assi-Link+ shall organise and pay for the cost of a midwife after hospitalisation.

- **transport**

If due to hospitalisation, you are not able to ferry your children younger than 16 years to and from the school yourself, Assi-Link+ shall organise and pay for such transport.

If you are unable to move yourself to and from the hospital or medical centre for medical tests, Assi-Link+ shall organise and pay for such transport.

Of the total of the trips described above, the contribution of Assi-Link+ shall be limited to 3 trips there and back for one hospitalisation period, subject to a maximum of 250,00 EUR per insured person and per insurance year.

Additional coverages

Psychological assistance

After a psychological trauma, Assi-Link+ shall organise and pay for initial psychological assistance. Such assistance shall be provided by telephone. If necessary, Assi-Link+ shall refer you to a specialised institution.

Contact numbers for post-hospitalisation care

Assi-Link+ shall provide you with the contact details of:

- allied health care institutions;
- a pharmacist and doctor on call;
- home care institutions;
- firms that hire out medical equipment.

WHICH COSTS WILL NOT BE REIMBURSED UNDER THE ASSISTANCE?

Abroad and medical expenses abroad

The following are excluded from the assistance coverage:

- ✓ All claims that existed before or at the time of your joining Assi-Link+ or at the time of departure for travelling, shall be excluded. Their consequences are also excluded.
- ✓ Any circumstances that were known or existing at the time of joining Assi-Link+ or at the time of departure on a trip, as a result of which the claim was reasonably foreseeable.
- ✓ Any illness or accident that existed at the time of joining Assi-Link+ or at the time of departure on a journey, and their consequences. An unforeseeable recurrence or unforeseeable complication, which occurred after the departure on a journey, of a disease that existed at the time of your departure on a journey, shall not be excluded if such sickness was stable for 2 months prior to your departure on a journey, and if during the 2 months prior to your departure on a journey, no therapy was commenced or modified.
- ✓ The costs that are incurred due to:
 - psychological, psychosomatic and nervous disorders, unless there is a permanent stay of more than 7 consecutive days in a nursing institution at the time of the claim;
 - excessive use of medicines, use of drugs, narcotics or stimulants, drunkenness or alcoholism;
 - reckless behaviour, work with which specific industrial or occupational risks are associated;
 - air travel, except as a paying passenger on an airplane approved for the public transport of passengers;
 - participation in bets, criminal offences or brawls, except in cases of legitimate self-defence;
 - strikes, government decisions, restrictions on freedom of movement;
 - radiation;
 - the voluntary neglect of legal or official provisions;
 - war, civil war, rebellion, revolution or insurrection, unless, in case the claim occurs during the first 14 days from the beginning of this incident in the country where you reside, and if you are taken by surprise by the incident;
 - delays or failure of agreed services, in case of force majeure, unexpected events, strike, civil war or war, rioting, insurrection, government decisions, restriction of freedom of movement, radiation, explosion, sabotage, hijacking or terrorism;
 - epidemics and quarantine;
 - pregnancies, except in the case of clear and unpredictable complications; any claims after 26 weeks of pregnancy, voluntary abortion, or childbirth and the interventions that arise from them, and their consequences;
 - all the consequences of the exclusions listed here.

In addition, the following exclusions shall apply to the coverage for '**Medical expenses abroad**':

- participation, professional or under a contract for remuneration, in any sport, competition or training course; also, any participation in a sport or a competition in which motor vehicles are used (tests, competitions, rallies, raids, etc.) and training courses;
- attempted suicide and suicide;
- terrorist attacks;
- natural disasters;
- cures, heliotherapy, dietary treatments, preventive medicine, checkups, periodic monitoring or observation tests, contraception, prosthetics, expenses on optics, spectacles, glasses, contact lenses, crutches, medical devices, vaccines and vaccination;
- aesthetic interventions or treatments, unless they are medically required due to a physical injury caused by an accident;
- diagnosis, treatment and medication that are not recognised by Social Security.

Within the country of residence

Hospitalisation (and its consequences) that is not insured under the hospitalisation insurance managed by Vanbreda Risk & Benefits, can never give cause to services under the guarantee 'Assistance within the country of residence'.

HOW ARE CLAIMS SETTLED?

If you wish to avail of the above types of coverage, please contact us as soon as possible, either by telephone on **+32 2 773 62 26** or via fax at + 32 2 290 61 01. You can call Assi-Link+ 24 hours a day.

It is important that you carefully follow the instructions you receive. The consent of Assi-Link+ should first be obtained prior to availing of any assistance, service or incurring any expenditure.

You must submit the costs for assistance in your country of residence directly to Assi-link:

AGA International SA
Zwaluwenstraat 2
1000 BRUSSELS

Medical expenses that you incur abroad (see coverage for 'Medical expenses') shall only be reimbursed if you had made contact in advance according to the contract information mentioned above, and had obtained expressed consent for the same. In case of an emergency admission in a hospital abroad you have to contact us as soon as possible.

If you are hospitalised abroad, it shall not be sufficient for you to only notify Assi-Link+. You are also required to contact Vanbreda Risk & Benefits:

Vanbreda Risk & Benefits
Health Care Claims
Post Box 34
2140 ANTWERP

Telephone: 03 217 56 77
E-mail: VRB-HCCO@vanbreda.be

For more information you can also refer to the following website: www.assi-link.be

Vanbreda Risk & Benefits uses your personal data to meet all legal obligations and to fulfil her role as administrator of your medical plan. More information about the processing of your personal data can be found in our privacy policy on our website <https://www.vanbreda.be/en/privacy/>.

THE PRESENT DOCUMENT IS A SUMMARY AND IS ONLY INTENDED FOR INFORMATION PURPOSES. THE GENERAL AND SPECIAL TERMS AND CONDITIONS FOR HOSPITALISATION ASSISTANCE ARE THE SOLE LEGALLY VALID DOCUMENTS.