

# Summary of the guarantee assistance hospitalisation Assi-Link

## WHAT IS THE AIM OF THIS INSURANCE?

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This insurance is a supplement to your existing hospitalisation insurance.

**Important!** If you want to call upon assistance in the interior or 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.

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?

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## ARE THERE MEDICAL FORMALITIES?

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## WHEN DOES THE INSURANCE COVER CEASE?

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### 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**

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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?**

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## **HOW MUCH IS THE INTERVENTION?**

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## **WHAT ARE THE GUARANTEED COVERAGES?**

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### **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.

#### **"Medical expenses" cover**

This insurance cover for assistance abroad doesn't provide a reimbursement of medical expenses abroad.

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

You should in principle pay the hospital yourself for medical costs incurred abroad and resulting from an illness or an accident. You then submit these costs to the health insurance fund and send Vanbreda Risk & Benefits a copy of the invoice, together with the settlement note from the health insurance fund. These costs will be reimbursed by your hospitalisation insurance in accordance with the conditions of your hospitalisation insurance with regard to coverage abroad (see more details on this matter in the notes to the hospitalisation insurance).

In certain circumstances, Assi-Link can pay an advance on the covered medical costs. This is only possible if all the conditions listed below are fulfilled. At the time of your admission it is necessary, there is:

- sufficient medical information to be able to assess whether the admission is covered by your hospitalisation insurance;
- a cost estimate is provided giving details of:
  - o the nature and amount of the medical costs charged;
  - o the amount to be borne by the health insurance fund;so that it is possible to determine whether they fall within the cover provided by your hospitalisation insurance.

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 drugs 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 medicines, spectacles or prostheses.

### **'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 less than 18 years of age and are 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 subject 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 subject 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 costs and 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, to the exclusion of the funeral service;
- the cost of repatriating the urn;
- the cost of transportation of a family member from the place of residence to the place of the funeral or the 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.

## **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 assistance 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 under 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 the same.

- **childcare**

If you cannot rely on any other person to care of your children who are under 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 back and forth 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 rent out medical equipment.

## **WHICH COSTS WILL NOT BE REIMBURSED UNDER THE ASSISTANCE?**

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### **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. The consequences of the same 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 the same, and their consequences;
  - all the consequences of the exclusions listed here.

### **Within the country**

Hospitalisation (and the consequences of the same) 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'.

## **HOW ARE CLAIMS SETTLED?**

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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.

All medical expenses incurred abroad as a result of an illness or an accident must in principle be paid by you to the hospital. Afterwards you submit these expenses to your health insurance fund as well as a copy of the invoice to Vanbreda Risk & Benefits with the settlement note of the health insurance fund. These expenses will be reimbursed by your hospitalisation insurance in accordance with the conditions of the coverage abroad of your hospitalisation cover (for more details see the notes to the hospitalisation cover).

Should you have any further questions, please contact Vanbreda Risk & Benefits. You can find the contact details of Vanbreda Risk & Benefits on the Claims Procedure of your hospitalisation insurance.

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

AGA International SA  
Zwaluwenstraat 2  
1000 BRUSSELS

For more information you can also refer to the website: [www.assi-link.be](http://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.**