



# Cigna Eurprivileges AXA ASSISTANCE PROPOSAL: REFERENCE AND EXCELLENCE PLANS

Our proposal contains 2 plans, the Reference plan and the Excellence plan. The proposed cover and the format of these plans are:

- Basic: Assistance for people and travel cancellation
- Option 2: Vehicle assistance (only for members living in Benelux)
- Option 3: Travel accident
- Option 4: Luggage

The cover summary for these two plans is shown in points 1.1 and 1.2.

## 1.1 Cover summary – Reference plan

ASSISTANCE FOR PEOPLE	CEILING
Maximum consecutive duration of a stay abroad	90 days
Sports covered by the policy	All, except professional competition
Search and rescue costs worldwide	€5,000
ASSISTANCE FOR PEOPLE IN THE COUNTRY OF RESIDENCE	CEILING
Extended assistance in the event of admission to hospital	
ASSISTANCE FOR PEOPLE ABROAD	CEILING
Reimbursement of medical expenses abroad (€50 excess)	max. €1,000,000 per insured person
Post-hospital medical expenses in the country of residence (max. for 1 year)	max. €2,500 per insured person
Repatriation of insured persons, vehicle, pets and luggage if medical incident or death	unlimited
<i>Early return in the event of:</i>	
death or admission to hospital of a relative (2nd degree or in-laws)	
death or admission to hospital of a partner or professional substitute	
relative starting palliative care	
Reimbursement of the flat fee for a sporting activity (including skiing)	max. €125
Extension of stay for insured persons (per room per night/overall max.)	€75/€750

Caring for minors	
Reimbursement of communication expenses > €30	max. €100
Cover for grandchildren	
Travel assistance	
<b>BIKE ASSISTANCE IN THE COUNTRY OF RESIDENCE</b>	<b>CEILING</b>
including electric bikes	max. 25 km/hour
<b>TRAVEL CANCELLATION/INTERRUPTION</b>	<b>CEILING</b>
Amount insured per event	max. €1,000 per insured person
Amount insured per year	max. €2,000 per insured person
<b>ASSISTANCE FOR VEHICLES AND OCCUPANTS</b>	<b>CEILING</b>
Roadside repair and/or towing away, including to home	
Repatriation of all the occupants	
Maximum length of the vehicle or trailer	8 metres
<b>ASSISTANCE FOR VEHICLES IN THE COUNTRY OF RESIDENCE</b>	<b>CEILING</b>
Replacement vehicle following a breakdown or accident (if this cover is taken out)	
In the event of theft, replacement vehicle (if this cover is taken out)	
<b>ASSISTANCE FOR VEHICLES ABROAD</b>	<b>CEILING</b>
If immobilisation for max. 5 days	
Hotel (per room per night/overall max.)	€75/€750
or onward travel	€250
If theft or immobilisation for more than 5 days	
Onward travel AND returning home	€250 per occupant
Vehicle repatriation	
Replacement vehicle after theft if cover taken out	
Trailer and caravan assistance	30 days
<b>LEGAL ASSISTANCE/HOME ASSISTANCE</b>	<b>CEILING</b>
Sending a locksmith (max. €250 and 1x/year)	
<b>TRAVEL ACCIDENT INSURANCE</b>	<b>CEILING</b>
Insured benefit in the event of death	€0 to €250,000
Insured benefit in the event of permanent disability	€0 to €250,000
<b>LUGGAGE INSURANCE</b>	<b>CEILING</b>
Insured benefit in the event of theft, damage, destruction or non-retrieval of luggage	€0 to €3,000
Maximum special items	50%
Maximum per item	25%

Special items	Cameras, video devices, phones, professional and sporting equipment, etc.
Buying essentials in the event of loss or theft of luggage	max. €150 per insured person
Sending a suitcase in the event of loss or theft of luggage	

## 1.2 Cover summary – Excellence plan

ASSISTANCE FOR PEOPLE	CEILING
Maximum consecutive duration of a stay abroad	6 months
Extension of stay abroad option	
Sports covered by the policy	All, except professional competition
Search and rescue costs worldwide	€10,000
ASSISTANCE FOR PEOPLE IN THE COUNTRY OF RESIDENCE	CEILING
Extended assistance in the event of admission to hospital	
Looking after a sick child	10 days/year
Provision of a private teacher for sick child	1 month
ASSISTANCE FOR PEOPLE ABROAD	CEILING
Reimbursement of medical expenses abroad (€50 excess)	max. €3,000,000 per insured person
Post-hospital medical expenses in the country of residence (max. for 1 year)	max. €6,000 per insured person
Repatriation of insured persons, vehicle, pets and luggage if medical incident or death	unlimited
<i>Early return in the event of:</i>	
death or admission to hospital of a relative (2nd degree or in-laws)	
death or admission to hospital of a partner or professional substitute	
relative starting palliative care	
death or admission to hospital of a person designated in the policy	
Reimbursement of the flat fee for a sporting activity (including skiing)	max. €250
<a href="#">Reimbursement of lessons and sports equipment hire (including skiing)</a>	
Extension of stay for insured persons (per room per night/overall max.)	€125/€1,200
Caring for minors	
Reimbursement of communication expenses > €30	max. €100
Cover for grandchildren	
Travel assistance	

<b>DAMAGE WAIVER FOR A RENTAL VEHICLE &gt; €75</b>	<b>CEILING</b>
Amount insured per event	max. €2,500
<b>BIKE ASSISTANCE IN THE COUNTRY OF RESIDENCE</b>	<b>CEILING</b>
including electric bikes	max. 45 km/hour
<b>TICKET CANCELLATION (E.G. CONCERT)</b>	<b>CEILING</b>
Amount insured per event (€20 excess)	max. €1,000 per insured person
<b>TRAVEL CANCELLATION/INTERRUPTION</b>	<b>CEILING</b>
Amount insured per event	max. €2,500 per insured person
Amount insured per year	max. €5,000 per insured person
<b>ASSISTANCE FOR VEHICLES AND OCCUPANTS</b>	<b>CEILING</b>
Roadside repair and/or towing away, including to home	
Repatriation of all the occupants	
Maximum length of the vehicle or trailer	8 metres
<b>ASSISTANCE FOR VEHICLES IN THE COUNTRY OF RESIDENCE</b>	<b>CEILING</b>
Replacement vehicle following a breakdown or accident (if this cover is taken out)	10 days
In the event of theft, replacement vehicle (if this cover is taken out)	30 days
<b>ASSISTANCE FOR VEHICLES ABROAD</b>	<b>CEILING</b>
If immobilisation for max. 5 days	
Hotel (per room per night/overall max.)	€125/€1,200
or onward travel	€250
If theft or immobilisation for more than 5 days	
Onward travel AND returning home	€250 per occupant
Vehicle repatriation	
Replacement vehicle after theft if cover taken out	
Trailer and caravan assistance	30 days
<b>LEGAL ASSISTANCE/HOME ASSISTANCE</b>	<b>CEILING</b>
Sending a locksmith (max. €250 and 1x/year)	
<b>TRAVEL ACCIDENT INSURANCE</b>	<b>CEILING</b>
Insured benefit in the event of death	€0 to €250,000
Insured benefit in the event of permanent disability	€0 to €250,000
Compensation in the event of permanent disability	137.50%
<b>LUGGAGE INSURANCE</b>	<b>CEILING</b>
Insured benefit in the event of theft, damage, destruction or non-retrieval of luggage	€0 to €3,000
Maximum special items	50%

Maximum per item	25%
Special items	Cameras, video devices, phones, professional and sporting equipment, etc.
Buying essentials in the event of loss or theft of luggage	max. €250 per insured person
Sending a suitcase in the event of loss or theft of luggage	

### 1.3 Prices

The prices shown in the table below correspond to the annual premiums, in EUR and inclusive of all taxes.

UP TO THE AGE OF 65			
REFERENCE	INDIVIDUAL	COUPLE	FAMILY
Assistance for people and travel cancellation	84.5	104	123.5
Per vehicle, without replacement vehicle	40	40	40
Per vehicle, with replacement vehicle	50	50	50
Travel accidents, per EUR 25,000 band	44	61	79
Luggage Insurance, per EUR 1,000 band	65	65	65
EXCELLENCE			
	INDIVIDUAL		FAMILY
Assistance for people and travel cancellation	144.3		222.3
Per vehicle, without replacement vehicle	40		40
Per vehicle, with replacement vehicle	60		60
Travel accidents, per EUR 25,000 band	49		87
Luggage Insurance, per EUR 1,000 band	65		65

BETWEEN THE AGES OF 65 AND 70			
REFERENCE	INDIVIDUAL	COUPLE	FAMILY
Assistance for people and travel cancellation	126.75	156	185.25
Per vehicle, without replacement vehicle	40	40	40
Per vehicle, with replacement vehicle	50	50	50
Travel accidents, per EUR 25,000 band	66	91.5	118.5
Luggage Insurance, per EUR 1,000 band	65	65	65
BETWEEN THE AGES OF 65 AND 70			
EXCELLENCE	INDIVIDUAL		FAMILY
Assistance for people and travel cancellation	216.45		333.45
Per vehicle, without replacement vehicle	40		40
Per vehicle, with replacement vehicle	60		60
Travel accidents, per EUR 25,000 band	73.5		130.5
Luggage Insurance, per EUR 1,000 band	65		65

### BETWEEN THE AGES OF 70 AND 80

REFERENCE	INDIVIDUAL	COUPLE	FAMILY
Assistance for people and travel cancellation	169	208	247
Per vehicle, without replacement vehicle	40	40	40
Per vehicle, with replacement vehicle	50	50	50
Travel accidents, per EUR 25,000 band	88	122	158
Luggage Insurance, per EUR 1,000 band	65	65	65
EXCELLENCE	INDIVIDUAL	COUPLE	FAMILY
Assistance for people and travel cancellation	288.6		444.6
Per vehicle, without replacement vehicle	40		40
Per vehicle, with replacement vehicle	60		60
Travel accidents, per EUR 25,000 band	98		174
Luggage Insurance, per EUR 1,000 band	65		65

### BETWEEN THE AGES OF 80 AND 85

REFERENCE	INDIVIDUAL	COUPLE	FAMILY
Assistance for people and travel cancellation	211.25	260	308.75
Per vehicle, without replacement vehicle	40	40	40
Per vehicle, with replacement vehicle	50	50	50
Travel accidents, per EUR 25,000 band	110	152.5	197.5
Luggage Insurance, per EUR 1,000 band	65	65	65
EXCELLENCE	INDIVIDUAL	COUPLE	FAMILY
Assistance for people and travel cancellation	360.75		555.75
Per vehicle, without replacement vehicle	40		40
Per vehicle, with replacement vehicle	60		60
Travel accidents, per EUR 25,000 band	122.5		217.5
Luggage Insurance, per EUR 1,000 band	65		65

**subscription is no longer possible after the age of 85**