

Rewire Group Accident Insurance



Insurance Product Information Document

Insurer: AIG Europe SA, Netherlands Branch, Non-life insurer, license: B218806 (LUX).

Product: Accidental Death, Dismemberment and Paralysis Insurance. And benefit as a result of Temporary Total Disablement as a result of an accident.



Please be aware that currently the Silver and Gold tiers mentioned in these T&C's are not live with Rewire yet.

The purpose of this information document is to give you an overview of the main coverages and exclusions of your insurance. This document is not customized to your specific needs and the information contained herein is not exhaustive. For further information concerning your insurance and your obligations, please consult the documentation, the terms and conditions and any other relating documents.

What is this type of insurance?

This is a group insurance, with Rewire being the policyholder. Rewire offers this insurance to its customers in premium accounts to cover death, dismemberment or paralysis as a direct consequence of an accident. It provides payment of a compensation in case of an accident resulting in death, dismemberment or paralysis. If applicable, it also provides payment of a fixed amount in the event of a Temporary Total Disablement as a result of an accident.

Extra information

Rewire customers are able to consult the online Rewire app or website to find the applicable Rewire premium account tier. The premium account tier will define the applicable coverages.



What is insured?

All premium account customers of Rewire are covered for Accidental Death, Accidental Dismemberment and Accidental Paralysis insurance.

In the event of a valid claim, the insurer pays a lump sum payment to the Rewire account of the insured.

Additional coverages for Silver and Gold premium account tiers

In case a Rewire customer is in the Silver or Gold tier the following coverages apply as well:

- Funeral or repatriation costs in case of death as a result of an accident.
- Temporary Total Disablement cover in case of inability to work for 14 days as a result of an accident.

Please consult the general terms and conditions of this insurance for a complete overview.

INSURED AMOUNTS FOR ALL PREMIUM ACCOUNT TIERS:

- ✓ Accidental Death for the Basic tier EUR 5.000, the Silver tier EUR 10.000 and the Gold tier EUR 20.000.
- ✓ Accidental Dismemberment and Paralysis for the Basic tier EUR 5.000, the Silver tier EUR 10.000 and the Gold tier EUR 20.000. A percentage of the insured amount, dependent on the type of dismemberment or paralysis, shall be paid.

INSURED AMOUNTS FOR SILVER AND GOLD PREMIUM ACCOUNT TIERS:

- ✓ Temporary Total Disablement as a result of an accident for the Silver tier EUR 400 and for the Gold tier EUR 750.
- ✓ Funeral costs up to a maximum EUR 10.000 in case of an Accidental Death, if the funeral or cremation takes place in the country of residence.

- ✓ Or Repatriation costs up to a maximum of EUR 25.000 in case of an Accidental Death, if the funeral or repatriation takes place in the country of origin. Repatriation will be taken care of by AIG Assistance.

METHOD OF PAYMENT:

- ✓ All claims will be paid to the Rewire account of the insured.



What is not insured?

The complete list of exclusions can be found in the general terms and conditions, here are a few examples:

- ✗ Intentionally self-inflicted injury, suicide or suicide attempt of an insured.
- ✗ Accident occurring in war.
- ✗ Any pre-existing conditions certified by a medical practitioner before either start date of policy or activation date of their Rewire account.
- ✗ Accidents occurring during the preparation of or participation in crimes or criminal offences.
- ✗ Accident occurred because the insured was under the influence of intoxicants, stimulants or sedatives, unless the use of these substances takes place on express medical prescription and the insured has complied



Are there any restrictions on cover?

Consult the general terms and conditions of this insurance for a complete overview, here are a few examples:

ELIGIBILITY

- ! Coverage only applies when a customer is eligible for one of the premium accounts of Rewire.



AGE LIMIT

! As soon as the insured has reached the age of 75, the insured amounts shall be decreased by 50%.

WAITING PERIOD

! Compensation under the coverage of Temporary Total Disablement shall commence after completion of a waiting period of 14 days.



Where am I covered?

✓ Worldwide except in sanctioned countries mentioned in article 5.17 in Terms and Conditions. The coverage period is 24 hours a day.



What are my obligations?

In the event of a claim:

The insured or beneficiary(ies) must inform the insurer as soon as reasonably possible of the accident and provide all the information required by the insurer. To undergo medical treatment as soon as reasonably possible and to continue this treatment.

- A claim can be reported by completing the claim form of which a link can be found [here](#); on the Rewire app or website.

For General enquiries:

The insured or beneficiary(ies) must inform the insurer as soon as reasonably possible of the accident and provide all the information required by the insurer. To undergo medical treatment as soon as reasonably possible and to continue this treatment.

• Call:

Belgium	+32 2 588 25 50
Germany	+49 800 0004224
Estonia	+372 8002 013
Spain	+34 900 838 023
Finland	+358 800 552087
France	+33 971 07 28 38
Greece	+30 800 848 1566
Ireland	+353 1800 852 338
Italy	+39 800 694 371
Lithuania	+370 800 00 485
Luxembourg	+32 2 588 25 50
Latvia	+371 80 205 190
Malta	+44 800 088 57 86
Netherlands	+31 20 206 1925
Poland	+48 800 088 004
Portugal	+351 882 880 091
Slovenia	+386 80 488 883
Slovakia	+421 800 601 520

- Email us at contact@gover.com
- Read the [insurance information page](#)



When and how do I pay?

The insurance is offered by Rewire to its customers at no additional costs for the customer.



When does the cover start and end?

The insurance is activated for Rewire customers once a Rewire customer is eligible for the premium tiers of Rewire. Eligibility is valid for one single month (starting from the 1st day of the next month to the last day of that month) and must be reactivated every month to reassess the eligibility. Rewire customers are able to consult the online Rewire app or website to find the applicable Rewire account tier. The account tier will define the coverages.



How do I cancel the insurance?

You are automatically covered if you are eligible as a premium account customer of Rewire. As this is a group policy, with Rewire being the policyholder, Rewire holds the right to cancel or renew the group policy for its customers.