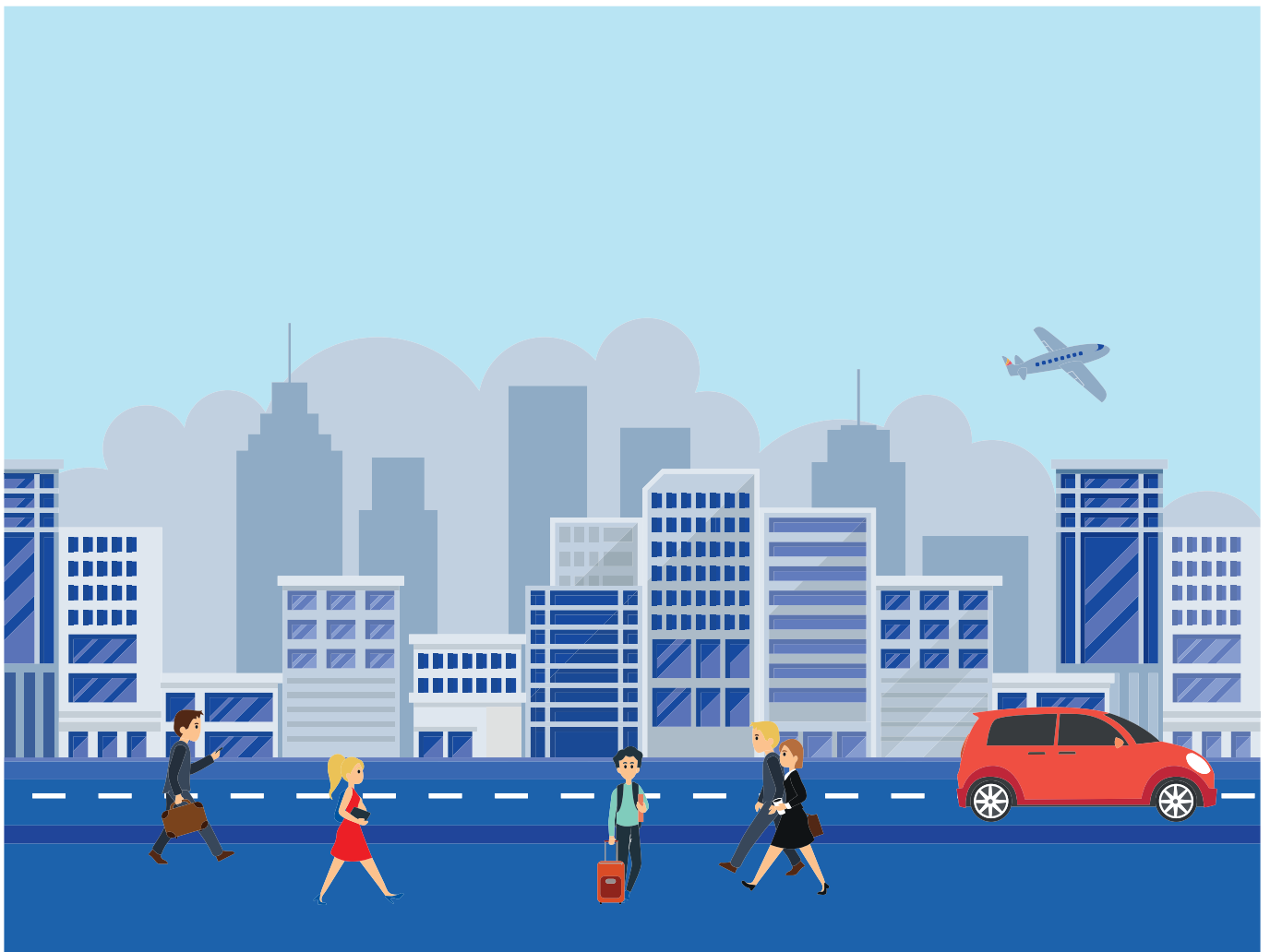




## Precontractual information



### Insurance company

Europ Assistance Belgium, Belgian subsidiary of Europ Assistance SA, insurance company under French law with registered offices at 2, rue Pillet-Will in 75009 Paris, France (451 366 405 RCS Paris), recognized under code 0888 by the ACPR – Banque de France, 4 Place de Budapest, 75436 Paris CANTERSTEEN 47, 1000 BRUSSELS

Company number: VAT BE 0738.431.009 RPM Brussels

Phone: + 32 (2) 533 75 75 - Fax: +32 (2) 533 77 88 - E-mail: [admin@europ-assistance.be](mailto:admin@europ-assistance.be) - Website: [www.europ-assistance.be](http://www.europ-assistance.be)

# Recognized for the branches 1,9,13,16 and 18

**accident, branch 1**  
**damage to property, branch 9**  
**general R.C., branch 13**  
**various pecuniary losses, branch 16**  
**assistance, branch 18**

## Taxes

When taking out a contract, the taxes legally amount to 9.25% for the assistance to persons and 16.75% for the assistance to vehicles. In accordance with current regulations, you will be informed of the costs and expenses born by you and included in the premium.

## Method of payment and execution

Payment of the premium for the policy that you have chosen can be done by bank transfer or by credit card, upon request by Europ Assistance Belgium or your insurance broker.

## Right of withdrawal

The right of withdrawal is only valid for insurance policies taken out between Europ Assistance Belgium and consumers.  
The right of withdrawal is not applicable for travel, cancellation and luggage insurance policies or similar short term insurance policies with a validity of less than one month. For other insurance policies taken out between Europ Assistance Belgium and a consumer, the following is applicable:  
Both the policy holder and the insurance company can cancel the agreement by registered mail within 14 calendar days, without penalty and without stating any motive. This term starts on the day the agreement is concluded or on the day that the policy holder has received the terms and conditions of the contract as well as the precontractual information on a durable data carrier, should that be at a later date. Cancellation by the policy holder enters into effect immediately at the moment of notification. Cancellation by the insurance company enters into effect eight days after the notification. If the agreement is cancelled by the policy holder or by the insurance company, while at the request of the policy holder the execution of the agreement had already commenced before the cancellation, the policy holder is bound to the payment of a premium corresponding to the period in which coverage was granted as a compensation for services already provided. With the exception of the compensation for services already provided, the insurance company will reimburse all the amounts received from the policy holder with regards to this agreement. The company has a period of 30 calendar days to do so, starting:  
- when the consumer cancels, on the day the insurance company receives the notification of cancellation;  
- when the insurance company cancels, on the day it sends the notification of cancellation.

## Practical instructions to exercise the right of withdrawal

The right of withdrawal, when applicable, can be exercised by sending a letter to Europ Assistance Belgium, boulevard du Triomphe 172, 1160 Brussels or by e-mail to [admin@europ-assistance.be](mailto:admin@europ-assistance.be).

## Duration of the agreement

Pursuant to Article 85 § 1 of the Law of April 4, 2014 on Insurances, the duration of the insurance contract cannot exceed one year. Depending on the product you have chosen, your insurance policy will therefore have a duration of less than a year, or will be concluded for one year with an automatic tacit renewal, unless the policy is cancelled by us or by you by the yearly expiration date.

## Applicable legislation

The Belgian legislation is applicable to precontractual relations between the insurance company and the consumer.

## Competent courts

The Belgian courts are competent in case of disputes that may arise with regards to the insurance agreement, unless determined otherwise in the 24 articles 4, 5, 8 up to and including 14 of the European regulation nr. 44/2001 of the Council of 22 December 2000 on the jurisdiction and the recognition and enforcement of judgements in civil and commercial matters.

## Communication and services

The information and communications exchanged between Europ Assistance Belgium and you will be in the language of your choice or in the language you use to communicate. You have the choice between French and Dutch.  
With regard to these insurance contracts, Europ Assistance Belgium offers insurance mediation services which include advice, proposals, offers, preparatory work for the conclusion of the insurance contracts mentioned above as well as assistance with the execution and management of the contract.

## Complaint management

Every complaint regarding the insurance contract can be addressed to the internal complaints service at Europ Assistance Belgium

**Address: Europ Assistance Belgium f.a.o. Complaints Officer,  
boulevard du Cantersteen 47, 1000 Brussels  
E-mail: [complaints@europ-assistance.be](mailto:complaints@europ-assistance.be)**

**Telephone: +32 (2) 541 90 48 from Monday to Thursday  
10 to 12 a.m. and 2 to 4 p.m.**

**Should you disagree with the outcome of how your complaint was handled,  
you can lodge a complaint with the Insurance Ombudsman:**

**Address: Square de Meëus 35, 1000 Brussels  
Telephone +32 (2) 547 58 71  
Fax: +32 (2) 547 59 75**

**[info@ombudsman.as](mailto:info@ombudsman.as)  
[www.ombudsman.as](http://www.ombudsman.as)**

## Complaints must be submitted in writing

Submitting a complaint does not affect the possibility for the policy holder to start any legal proceedings.

### Policy on conflicts of interest

In order to protect the interests of its customers, Europ Assistance Belgium has designed a policy to prevent potential conflicts of interest that may arise during the provision of insurance mediation services from harming its clients.

The main potential conflicts of interest that may arise have been identified and taken into account in the development of the conflict of interest policy. A list of these conflicts of interest is managed by the Compliance Officer and is regularly updated. Three different relationships have been identified where a customer may suffer negative consequences due to a conflict of interest.

**Customer - Europ Assistance Belgium (including individual employees and related agents)**

**Customer - Intermediary (who sells a Europ Assistance Belgium product)**

**Customer - Third party (including service providers and other customers)**

The following types of conflicts of interest have been identified:

#### Financial interest

Personal links/interests/goals

Resulting from a group structure

Conflicts of interest are managed by different measures and controls so that there is no negative impact on the customer. These measures can be classified into 4 categories:

#### Policy papers and codes

Procedures

Training and quality checks

Transparency

If a conflict of interest cannot be avoided and could have negative consequences for the customer, transparency is the rule and the conflicts of interest will be disclosed. If you want more information on our conflict of interest policy, you can request a copy.

**Address: Europ Assistance Belgium f.a.o. Compliance Officer,  
Cantersteen 47, 1000 Brussels**

**E-mail address: [compliance@europ-assistance.be](mailto:compliance@europ-assistance.be)**