



Travel Guard Business Travel Insurance

POLICY

Policynumber :	60.10.4117_en
Reason for issuing :	Renewal policy
Broker :	AON (IPM)
Address :	POSTBUS 6662 6503 GD NIJMEGEN
Policyholder :	TECHNISCHE UNIVERSITEIT DELFT
Address :	Stevinweg 1 2628 CN DELFT
Affiliated company :	- TU DELFT HOLDING B.V. and its affiliated companies, in which TECHNISCHE UNIVERSITEIT DELFT is holding an interest of at least 50%.
Insured :	All persons making business trips abroad on behalf of the policyholder and all persons within the educational framework of the Technical University of Delft, who travel abroad.
Inception date :	1 January 2016 at 0:00
Expiry date :	1 January 2017 at 0:00
Insurance period :	12 months with tacit renewal.
Annual premium :	86.355,00 EUR (the premium is excluding insurance tax)
General Terms and Conditions. :	Travel Guard Business Travel Insurance (version 2010-01)

Insured amounts and benefits (per insured)

3. Personal Accident

3.1. Accidental death:

All insured persons

50.000,00 EUR

3.2. Permanent disablement as a result of an accident:

All insured persons

100,000.00 EUR

3.4. Additional covers	
3.4.1. Paraplegia	25,000.00 EUR
3.4.1. Quadriplegia	50,000.00 EUR
3.4.2. Dependent children	5,000.00 EUR
3.4.3. Retraining costs	up to 10,000.00 EUR
3.4.4. Replacement costs	up to 10,000.00 EUR
3.4.5. Hospitalisation per day	50.00 EUR
3.4.6. Coma per day	50.00 EUR
3.4.7. Cosmetic surgery	up to 5,000.00 EUR
3.4.8. Psychological counselling	up to 5,000.00 EUR
3.4.9. Personal belongings	up to 5,000.00 EUR
3.4.10. Funeral expenses	up to 7,500.00 EUR
3.4.11. Whiplash, % of the insured amount	up to 8%
3.4.12. Seatbelt	5,000.00 EUR
3.4.13. Life saver	25,000.00 EUR
3.4.14. Home modifications	up to 5,000.00 EUR
3.4.15. Partner/child	25,000.00 EUR
3.4.16. Scars	5 or 10%
3.4.17. Missing	
4. Medical Expenses and Assistance	
4.1 Medical Expenses	
4.1.1. Medical expenses abroad	real expenses
4.1.2. Medical expenses in the place of residence	up to 25,000.00 EUR
4.2 Medical Assistance	
4.2.1. Direct payment of medical expenses	
4.2.2. Medical referral	
4.2.3. Medical transport	real expenses
4.2.4. Supervising the clinical condition	
4.2.5. Sending a physician	
4.2.6. Sending medication	shipping costs
4.2.7. Repatriation to hospital or place of residence	real expenses
4.2.8. Accommodation	real expenses
4.2.9. Presence of relative	real expenses
4.2.10. Search and rescue	up to 25,000.00 EUR
4.2.11. Repatriation of the body	real expenses
4.2.12. Funeral expenses	up to 7,500.00 EUR
5. Travel Assistance	
5.1.1. Premature return	real expenses
5.1.2. Message relay	dispatching costs
5.1.3. Travel advice	
5.1.4. Referral	
5.1.5. Lost documents or luggage	
5.1.6. Cash advance	

5.1.7. Unforeseen delay	
6. Cancellation and interruption of the business trip up to 10,000.00 EUR	
6.1.1. Cancellation	
6.1.2. Interruption	
6.1.3. Change of travel	
6.1.4. Travel delay	up to 1,500.00 EUR
6.1.5. Travel extension	
7. Personal Belongings and business equipment	
7.1.1. Loss, theft or damage	up to 7,500.00 EUR
7.1.2. Luggage delay	up to 1,500.00 EUR
7.1.3. Travel and identity documents	up to 2,500.00 EUR
7.1.4. Cash, valuable documents and SIM cards	up to 2,500.00 EUR
8. Personal liability	
8.1. Bodily and material damage (per policy per year)	up to 5,000,000.00 EUR
9. Legal Assistance	
9.1.1 Legal assistance	up to 15,000.00 EUR
9.1.2 Detention	up to 5,000.00 EUR
9.1.3 Bail bond	up to 50,000.00 EUR
10. Kidnap, hijack and unlawful detention	
10.1 Daily cover, 400.00 EUR per day	up to 20,000.00 EUR
10.1 Advisory fee	up to 125,000.00 EUR
11. Political Evacuation and crisis containment	
11.1. Costs of evacuation	up to 50,000.00 EUR
11.4. Crisis Containment and disaster evacuation	up to 50,000.00 EUR

Limits

Cumulation limit (Article 1.32):

- In case of using any airplane 30.000.000,00 EUR
 - In all other events 50.00.00,00 EUR
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Deviations on the General Terms and Conditions.

- It has been agreed and noted that:
 - the maximum period of stay abroad for trainees and students is set at 365 days;
 - travel related to participation in so-called dreamteam- projects also covered by the policy, provided that rescue teams are nearby and that all necessary safety precautions have been taken;
 - if there is no need for (a) urgent medical assistance or (b) a recommended evacuation due to political or military activities, the policyholder will pay the cost for repatriation and all additional costs;
 - a deductible of 10% per claim will apply on claims paid under article 6 (Cancellation & interruption of the business trip);
 - a deductible of 100.00 EUR per claim will apply on claims paid under article 7 (Personal belongings and business equipment).

 - Travel related to membership/participation in Ocean Clean-Up projects are also covered by the policy, provided the persons are making business trips abroad within the framework of the project. Cover under this project does not accumulate with the cover under the Group Personal Accident Insurance, issued under policy number: 60.14.6270
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Premium calculation

The premium rate (considering possible volume discount) is 0,9595 EUR per insured per travelday.

The premium was calculated based on the following information as received from the policy holder:

Number of employees: unknown

Number of frequent travellers: unknown

Number of travel days: 90000

The premium also considers the conditions of Article 2 and the deviations on the General Terms and Conditions.

The annual premium is valid for three consecutive years of insurance. By the end of this period, the Policy holder agrees to report the insurer of all necessary information concerning that year, on which the new premium for the following three years will be based.

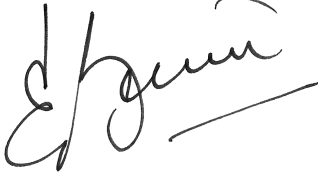
If the information on which the premium was based, during any year of insurance, is exceeded by at least 5,00% the policy holder is obliged to inform the insurance company. Consequently, the annual premium will be adjusted by the next expiry date. The insurance company will only recalculate the premium if there is a deviation of more than

250,00 EUR.

The annual minimum premium is 500,00 EUR

Rotterdam, 9 February 2016

AIG Europe Limited, Netherlands.

A handwritten signature in black ink, appearing to read 'E. de Bruin', with a horizontal line underneath.

E. de Bruin

General Manager