VAB Wheelchair Assistance

Information document on the insurance product **VAB nv** - Belgium

The purpose of this information document is to give you an overview of the main coverages and exclusions of this insurance. The document is not personalised according to your specific needs and the information it contains is not exhaustive. For any additional information on the insurance chosen and information regarding your obligations, please consult the pre-contractual and contractual conditions of this insurance.

What type of insurance is this?

VAB *Wheelchair Assistance* is an insurance product provided by VAB nv that ensures assistance for the insured wheelchair in the event of an unexpected breakdown or accident.

What is insured?

Wheelchair assistance

- ✓ Breakdown Assistance 24/7 protection starting from your place of residence in Belgium;
- ✓ Making the unexpectedly immobilised wheelchair roadworthy again after an insured event;
- ✓ If repair on site is not achievable, the wheelchair will be towed if possible. If towing is not possible, either the emergency contact number (ICE) or our partner specialising in wheelchair transport will be contacted.

What is not insured?

Wheelchair assistance

- ✗ In the event of towing, our VAB Roadside Assistance workers are neither qualified nor insured to lift people with a physical disability or reduced mobility into a breakdown truck;
- ✗ Regularly recurring defect of the wheelchair, as a result of inadequate maintenance;
- ✗ The price of the spare parts, the maintenance costs of the bicycle and the repair costs.

Are there coverage restrictions?

- ! Intervention during the practice of a sport as a profession or for payment/sponsorship and the related training;
- ! Wheelchairs must be immobilised on a road that is reachable and accessible to the VAB Roadside Assistance worker;
- ! Force majeure may be invoked as a valid reason for exclusion from the guarantees.

Where am I covered?

- ✓ The *Wheelchair Assistance* is valid in Belgium, starting from your place of residence in Belgium.

What are my obligations?

- When concluding the contract, you must provide us with honest, accurate and complete information about the risk to be insured;
- If, during the term of the contract, there are any changes to the risk for which you are insured, you must notify us;
- You must take all necessary precautions to avoid the occurrence of a claim;
- You must specify the telephone number of an emergency contact (ICE) when establising the agreement.

When and how do I pay?

You must pay the premium annually. You will receive an invitation to pay.

When does the cover start and end?

The starting date and duration of the insurance are stated in the special terms and conditions. The guarantees can take effect at the earliest from day after payment. The agreement lasts for 1 year and is tacitly renewed.

How do I terminate my contract?

The contract is tacitly renewed for consecutive periods of one year with due observance of a notice period of 2 months.