

# Term Death Insurance Balance Remaining Due



## Information document for the insurance product

AXA Assurances Vie Luxembourg SA insurance company, authorised in Luxembourg

Domia

**Disclaimer :** this document is only intended to provide you with a summary of the principal coverage and exclusions of the insurance product and is not customised to your specific needs. All pre-policy and policy information on the insurance product is included in the policy documentation for the chosen product.

### What type of insurance is it?

This «Term Balance Remaining Due» life assurance product allows one or two insured parties to cover a fixed capital sum against the risk of death. This capital sum decreases along with the loan for which it is most often used as collateral. It is also possible to cover the insured party(ies) against the risk of disability or accident.



### What is insured?

#### Basic coverage

- ✓ The sum insured in the event of **death**

#### Additional coverage depending on the customer's choice

- The insured capital sum decreasing in the event of **total and permanent disability**
- The insured capital decreasing in the event of **accident**
- An annual annuity and the exemption of premiums in the event of permanent disability (partial or total)

**Disclaimer :** any coverage ceilings, limits and waiting periods are included in the insurance conditions and/or special conditions.



### What is not insured?

- ✗ Death, accidents or injuries intentionally caused by the Insured or the Beneficiary or any other person having a direct or indirect interest in the policy
- ✗ Death resulting from sentencing to capital punishment
- ✗ Death resulting from suicide (less than one year after the signing of the policy or its reinstatement)
- ✗ Consequences of acts of war, bacteriological, nuclear or chemical attack, including civil war or any acts of collectively inspired violence
- ✗ The consequences of a riot, a strike or an act of terrorism unless it is proven that the victim has not taken any active part in it
- ✗ Disability resulting from a suicide attempt
- ✗ Disability resulting directly or indirectly from substance abuse (including alcoholism and the abuse of medication)

**Disclaimer :** this list is not exhaustive.

For more information, consult the insurance conditions and/or special conditions.



### Are there exclusions from coverage?

- ! Unless otherwise agreed and subject to the payment of any premium, the following activities, sports and professions: aeroplane pilot and crew member, humanitarian or assistance mission abroad, paid or professional sports, show with acrobatics or taming of wild animals, the handling of explosives, work at sea, work at height, firefighting, hunting, etc.

**Disclaimer :** this list is not exhaustive.

For more information, consult the insurance conditions and/or special conditions.



## Where am I covered?

- ✓ Worldwide (provided that the Company can properly carry out the expected medical monitoring methods)



## What are my obligations?

- When signing up for the policy: declare exactly all the circumstances and all elements allowing the risk to be assessed
- During the course of the policy: to declare any new circumstances or change in circumstances likely to lead to a significant and lasting aggravation of the insured risk, in particular those relating to:
  - a change in professional activity of the Insured
  - the transfer of the residence of the Policyholder and the Insured to a country outside the European Union
  - the change in sporting or leisure activities practised by the Insured.
- In case of an incident:
  - declare the incident to the Company as soon as possible
  - indicate the date, nature, causes, circumstances, consequences and location of the incident
  - provide the Company upon request with all information and documents that it deems necessary to determine the circumstances and fix the extent of the incident.
  - within one month from the date of the request, submit to any medical appointment deemed necessary by the Company



## When and how are payments made?

You have to pay the premium, to do this you receive an invitation to pay according to method of payment selected.



## When does the cover begin and when does it end?

The effective dates and the end dates of the death cover and optional cover are indicated in the special conditions of the insurance policy.



## How can I cancel the policy?

If you wish to withdraw from your policy, you must notify us of this within 30 days of being informed of the conclusion of the policy. Withdrawal from the policy is done either by registered letter, delivered by a court bailiff, or by the delivery against receipt of a cancellation letter to the insurance company.