

## LIST OF THE DIFFERENT TYPES OF INSURANCE CONTRACTS

Our company's top priority is our willingness to act honestly, fairly and professionally in the best interests of our customers.

In this context, and in accordance with the current legislation (\*), our company has taken appropriate steps to communicate transparently and professionally on the type of insurance work in which it is able to be involved.

In view of the above and the characteristics of our activities, our company has written and listed all the insurance contracts that are available in the Belgian market, divided into two groups of activities, "non-life" insurance policies and "life" insurance policies.

(\*) REFERENCE TO THE APPLICABLE LEGAL FRAMEWORK:

- FSMA Regulations version 18/08/2014

### 1. CLASSIFICATION OF RISKS ACCORDING TO CLASSES OF INSURANCE FOR NON-LIFE INSURANCE

#### 1.1. Accidents

- Accidents (excluding industrial injury and occupational diseases) :
  - Fixed pecuniary benefits
  - Benefits in the nature of indemnity
  - Combinations of the two
  - Injury to passengers
- Industrial injury and occupational diseases

#### 1.2. Sickness

- Fixed pecuniary benefits
- Benefits in the nature of indemnity
- Combinations of the two

#### 1.3. Land vehicles (other than railway rolling stock)

All damage to or loss of land motor or non-motor vehicles.

#### 1.4. Railway rolling stock

All damage to or loss of railway rolling stock.

### **1.5. Aircraft**

All damage to or loss of aircraft.

### **1.6. Ships (sea, lake and river and canal vessels)**

All damage to or loss of:

- River and canal vessels
- Lake vessels
- Sea vessels

### **1.7. Goods in transit (including merchandise, baggage, and all other goods)**

All damage to or loss of goods in transit or baggage, irrespective of the form of transport.

### **1.8. Fire and natural forces**

All damage to or loss of property (other than property included in classes 3, 4, 5, 6 and 7) due to:

- Fire
- Explosion
- Storm
- Natural forces other than storm
- Nuclear energy
- Land subsidence

### **1.9. Other damage to property**

All damage to or loss of property (other than property included in classes 3, 4, 5, 6 and 7) due to hail or frost, and any event such as theft, other than those mentioned under 8.

### **1.10. Motor vehicle liability**

All liability arising out of the use of motor vehicles operating on the land:

- A. Third party liability relating to motor vehicles
- B. Carrier's liability

### **1.11. Aircraft liability**

All liability arising out of the use of aircraft (including carrier's liability).

### **1.12. Liability for ships (sea, lake and river and canal vessels)**

All liability arising out of the use of ships, vessels or boats on the sea, lakes, rivers or canals (including carrier's liability).

### 1.13. General liability

All liability other than those forms mentioned under Nos. 10, 11 and 12.

### 1.14. General insolvency credit

- Export credit
- Instalment credit
- Mortgages
- Agricultural credit

### 1.15. Suretyship

- Suretyship direct
- Suretyship indirect

### 1.16. Miscellaneous financial loss

- Employment risks
- Insufficiency of income (general)
- Bad weather
- Loss of benefits
- Continuing general expenses
- Unforeseen trading expenses
- Loss of market value
- Loss of rent or revenue
- Indirect trading losses other than those mentioned above
- Other financial loss (non-trading)
- Other forms of financial loss

### 1.17. Legal expenses

### 1.18. Assistance

- Assistance for persons who get into difficulties while travelling, while away from home or while away from their habitual residence
- Assistance in other circumstances

## 2. CLASSIFICATION OF RISKS ACCORDING TO CLASSES OF INSURANCE - LIFE INSURANCE

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- The following classes of life insurance are classified under classes **21**, **22**, **23** and **24** when they arise from a contract:

**21.** The life insurance referred to in points a), b) and c), with the exception of those set out in classes **22** and **23**:

- “Life” insurance, which comprises, assurance on survival to a stipulated age only, assurance on death only, assurance on survival to a stipulated age or an earlier death, life insurance with return of premiums
- Annuities
- Supplementary insurance in addition to life assurance, in particular: “insurance against personal injury including incapacity for employment”, “insurance against death resulting from an accident” and “insurance against disability resulting from an accident or sickness”

**22.** Marriage assurance and birth assurance.

**23.** Types of life insurance referred to under class 21, a) and b) linked to investment funds.

**24.** The type of insurance existing in Ireland and the United Kingdom known as “permanent health insurance not subject to cancellation”.

- The following operations are comprised under classes **25**, **26**, **27** and **28** where they are on a contractual basis, insofar as they are subject to supervision by the authorities responsible for the supervision of private insurance:

**25.** Operations whereby associations of subscribers are set up with a view to jointly capitalising their contributions and subsequently distributing the assets thus accumulated among the survivors or among the beneficiaries of the deceased.

**26.** Capital redemption operations based on actuarial calculation whereby, in return for single or periodic payments agreed in advance, commitments of specified duration and amount are undertaken.

**27.** Management of group pension funds comprising:

- The management of investments, and in particular the assets representing the reserves of bodies that effect payments on death or survival or in the event or discontinuance or curtailment of activity
- The operations referred to in a) where they are accompanied by insurance covering either conservation of capital or payment of a minimum interest

**28.** The operations carried out by life insurance undertakings such as those referred to in Chapter 1, Title 4 of Book IV of the French “Code des Assurances”.

- Class **29** comprises operations relating to the length of human life which are prescribed by or provided for in social insurance legislation, in so far as they are effected or managed by life insurance undertakings at their own risk, in accordance with the laws of a Member State.