

Disclaimer

The information in this document about the insurance product is not exhaustive. It must be supplemented with the pre-contractual and contractual information provided in other relevant documents. The assessment of the possible coverage and the extent of your damage will be determined according to your general and special conditions (policy).

What type of insurance is this?

ING Home & Family Insurance can provide insurance for the building, tenant liability, contents (possibly including theft) and Family with legal assistance.



What is insured?

✓ Basic cover:

- damage caused by fire, smoke and soot, lightning strike
- electricity-related damages
- glass breakage
- storm or hail
- water infiltration
- ruptured or leaking pipes
- fuel oil
- natural disasters
- terrorism (compulsory cover)
- property third-party liability
- property legal assistance
- assistance following damage

✓ Optional insurance:

- Theft of your contents
- Family with legal assistance. This can also be taken out as a separate policy.

✓ Extensions of cover in case of a covered claim:

- Costs in case of demolition of the property and clearance of the property and contents
- Costs in case property is unusable due to damage
- Costs of rescue and storage
- Costs of own expert engaged by you
- 5% compensation for extra costs incurred through damage to contents and/or the building
- Damage to vehicles not in use at the insured address

✓ Insured capital:

If you are insuring the building and all questions have been answered correctly, then you are insured for the entire new-build value (owner) or for full tenant liability (tenant).

Should you have insured the contents, you then opt for the insured capital you want. For damage to contents, we reimburse up to 100% of this capital. For Theft we reimburse up to 50% and jewellery up to 10% of this capital.



What is not insured?

The general terms and conditions specify what is not insured. The following are not insured:

- ✗ Caravans and houseboats are not insured (as homes);
- ✗ Contractual liability. For example, the family insurance does not cover damage to items you have rented from a rental company or have borrowed from a friend.
- ✗ Contractual legal assistance
- ✗ Damage to roof and visible drainpipes in case of damage by water infiltration through roof, gutters and drainpipes is not insured.



Are there limitations in coverages?

The cover limitations are specified in the general terms and conditions. Examples of this include:

- ! For material damage below € 10,000,- an exemption of € 250,- applies (not indexed)
- ! Homes in which a professional activity is exercised are not insured, subject to exceptions that are listed in the general terms and conditions.
- ! You are not insured by the legal assistance insurance in the case of a dispute where your loss does not exceed € 200,-.
- ! The Theft insurance only applies if you live at the property on a regular basis (that the property was not uninhabited for more than 60 consecutive nights immediately preceding the moment that the damage occurred).
- ! The theft insurance only applies if outside doors and windows are shut and locked when the property is vacant. An alarm system is sometimes required to be installed and in use.
- ! Specific indemnity limitations may also apply for each cover. Thus, the maximum payment for valuables is € 1,602,-.



Where am I insured?

- ✓ The home insurance applies to owned or rented properties located in Belgium and used as private residences, in which a liberal profession (except pharmacist) or purely administrative professional activity may also be exercised. For more information on insurable professional activities, see www.ing.be (in the "Frequently asked questions" section for this product).
- ✓ If the main residence is insured, your liability as a tenant of a holiday home is also insured, anywhere in the world.
- ✓ If the main residence is insured, then your liability [for] a privately hired celebration or conference room hired in Europe is also insured.
- ✓ If the contents of the main residence are insured, we insure contents in a nursing home or service flat in Belgium up to a maximum of € 16,438,- (indexed) if this is used by your spouse or legal partner.
- ✓ If the main residence is insured, your liability for the rented student room of children living at home is also insured. If the contents of your main residence are insured, your personal contents there are insured up to € 16,438,- (indexed).
- ✓ If the contents of the main residence are insured, contents temporarily (up to 180 days a year) moved to another property rented by you are insured, anywhere in the world.
- ✓ Family insurance offers cover throughout the world



What are my obligations?

- You must provide us with correct answers and information when taking out an insurance policy. Your details will be incorporated in the policy. Your information is decisive as regards the acceptance, premium and extent of the insurance.
- You must inform us of any changes occurring during the life of the insurance contract that affect the elements or declarations made in the policy.
- You must tell us of every event as soon as possible, and within 8 days at the latest of it coming to your attention. In the case of an event you must do all you can to limit the extent of the damage (such as place a tarpaulin over a damaged roof to stop any further infiltration of water).
- In cases where your liability is called into question, you must not under any circumstance admit liability or agree to a waiver of recourse, settlement, assessment of the damage, payment or promise of compensation.
- You must pay us the premium(s) owed.



When and how do I pay?

You can pay the premium annually or monthly (with no surcharge). You will receive a payment request from your insurer or the premium will be collected by direct debit.



When does the insurance start and ends?

The start date and duration of the insurance are specified in the policy. The insurance begins and ends at 00.00 hours in each case. The contract runs for one year and is renewed annually by tacit agreement.



How can I end the insurance contract?

You can cancel the whole or part of the insurance contract (policy) on the main renewal date. In that case you must tell us in writing at least 3 months before the main renewal date.

Insurer

NN Non-Life Insurance NV, a Dutch incorporated company, authorised to insure risks in Belgium as an insurance company registered under the code number 1449.

Registered office: Prinses Beatrixlaan 35, 2595 AK The Hague, Netherlands - Trade register number 27127537, supervised by the Nederlandsche Bank.