

#### 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?

The ING Family Insurance includes insurances for the liability and legal assistance of the family in the context of private life.



#### What is insured?

##### ✓ Basic cover:

- Cover for damage suffered by a third party through the fault or negligence of an insured party for which the insured party is liable.
- Cover for legal assistance for an insured party if a third party is guilty of fault or negligence through which an insured party suffers damage and for which the third party in question is liable.

##### ✓ Optional insurance:

- No optional insurance is possible with this insurance.
- However, this insurance itself can be taken out as optional insurance with an ING Home & Family Insurance

##### ✓ Extensions of cover in case of a covered claim:

- Damage suffered by persons attempting to rescue you or your property is insured up to € 25,000,-. There is no excess in this case.

##### ✓ Insured capital:

The family insurance reimburses up to:

- € 25,400,124,- for bodily injury
- € 5,080,024,- for material damage

The legal assistance insurance reimburses up to:

- € 25,000,- for all insured costs (excluding insolvency)
- € 12,500,- for compensation in case of insolvency



#### What is not insured?

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

- ✗ Damage caused by an insured party during a professional activity
- ✗ contractual legal assistance
- ✗ Damage to goods or animals under your custody
- ✗ Personal liability for damage deliberately caused by an adult insured party
- ✗ Liabilities that require compulsory cover, such as hunting or driving a motor vehicle, unless stated otherwise in the general conditions.



#### 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)
- ! Policyholder and persons residing with the policyholder, even if they are temporarily living elsewhere, cannot receive compensation from the family insurance, unless this is specifically stated in the general conditions.



### Where am I insured?

- ✓ The insurance applies to policyholders registered in a Belgian municipality and provides 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.
- 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 midnight 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 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.