

MOTOR VEHICLE INSURANCE



Insurance Product Information Document

NN Non-Life insurance nv - ING Car Insurance

A Dutch incorporated company, authorised to insure risks in Belgium as an insurance company registered under the code number 1449

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 Car Insurance policy is a full coverage car insurance for your private car. The insurance policy is intended for natural persons 18 years and older whose principal place of residence is in Belgium. The car insurance policy targets individuals and persons exercising one of the liberal professions. Professional use is permitted to the extent that no professional transport of goods or persons or vehicle rental is concerned.



What is insured?

✓ Basic cover:

- **Third-party Liability** (required by law): reimburses the damage you cause to third parties;
- **Service in the event of a claim**: provides assistance pursuant to an accident in Belgium.

✓ Optional cover:

- **Legal assistance**: assumes liability for all costs to defend your interests, such as lawyers' fees or judicial costs;
- **Limited Comprehensive**: protects you against damage as a result of an unexpected event (glass breakage, theft, fire, hail, etc.);
- **Full comprehensive**: protects you against damage as a result of unexpected events (glass breakage, theft, fire, hail, etc.) and against damage to your vehicle if you are at fault;
- **Driver insurance**: reimburses the medical expenses or loss of earnings in case of incapacity to work if you are injured as a result of an accident for which you were at fault. Possible death is also covered;
- **Premium protection**: after damage: ensures that your premium does not increase following an accident in which you are at fault;
- **Breakdown assistance locally and abroad**: provides assistance following breakdown or an accident in Belgium and abroad.



What is not insured?

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

- ✗ In the event of a contract takeover from another insurer, you must provide us with a claims history certificate.
- ✗ The ING Car Insurance policy does not cover vehicles for professional use (regardless of whether this concerns the transport of goods or passengers).
- ✗ To benefit from the agreed cover you must correctly specify the usual driver of the vehicle.
- ✗ The 'Third-party Liability' does not cover the medical costs of the driver liable for the accident. Driver insurance policy must be taken out for this purpose.
- ✗ The 'Third-party Liability' policy does not cover any damage caused to your insured vehicle. A comprehensive insurance policy must be taken out for this purpose.



Are there limitations in coverages?

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

- ! **Excess**: € 400,- for the optional Comprehensive Insurance Policy;
- ! **Repair costs**: not in excess of the actual value of the vehicle;
- ! **Replacement vehicle**: If the insured vehicle is stolen, carjacked or home jacked in Belgium or abroad, the company makes a replacement car available in Belgium for a maximum period of 30 days after it has received the report of the theft, carjacking or home jacking.



Where am I insured?

- ✓ The insurance policy is intended for natural persons 18 years and older whose principal place of residence is in Belgium;
- ✓ Acquired guarantees apply in the countries stated on the Green Card.



What are my obligations?

- When concluding the contract, you must provide us with honest, accurate and complete information concerning the risk to be insured and inform us of any possible change, for example, if a different vehicle is to be insured, if there is a different driver than usual or if the policyholder moves;
- You must notify us as quickly as possible of any accident and the precise circumstances, causes and scope, and take any measures to prevent and limit the consequences of a loss;
- Respect the prevention obligations stated in the specific policy terms and conditions, such as having an anti-theft system if there is a requirement that this is presumed to be in the vehicle.



When and how do I pay?

When taking out the insurance policy, you can opt for the following periods without a premium increase: month and year. The premium is owed in advance. You can pay by direct debit or manual bank transfer (not for the month option).



When does the insurance start and ends?

The contract is formed when we have received all the necessary details from you and we have sent you the specific terms and conditions, product information sheet and general terms and conditions. After the contract has been formed and if the first premium has been paid, the cover commences on the date stated in the specific terms and conditions. The length of the contract is for one year. The contract is tacitly extended for consecutive periods of one year, on condition that the contract is not terminated in advance.



How can I end the insurance contract?

You can terminate the insurance agreement in writing every year, with due regard for a termination period of three months before the annual expiry date of the insurance policy.

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.

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