

Travel accident insurance with the ING Mastercard Business

Annual Information Document on the insurance product

Company : AXA Partners (Inter Partner Assistance NV),

Insurance company approved under code number 0487 and with company number BE 0415.591.055.

The purpose of this document is to provide you with an overview of the main coverages and exclusions relating to this insurance. This document is not personalised to meet your specific needs and the information it contains is not exhaustive. For more information, please consult the contractual and pre-contractual conditions relating to this insurance product.

What kind of insurance is this?

This insurance provides compensation for:

- Travel accident insurance: death or permanent disability resulting from an accident abroad.



What is insured?

Travel accident insurance

- ✓ In the event of an accident during a trip abroad, the insured is covered in the event of death or permanent partial incapacity for work (25%).
- ✓ Benefit :
 - travel accident death € 200,000
 - travel accident permanent disability € 200,000
 - repatriation of body after accidental death,
 - research and rescue costs: € 60,000



What is not insured?

- ✗ Important exclusions: war; civil war; deliberate and/or provocative and/or obviously reckless acts; fraudulent intention; intoxication; suicide or attempted suicide; nuclear reactions and/or radioactivity and/or ionising radiation; sports, including training, practised professionally; dangerous sports as mentioned in the general exclusions; Bets and/or challenges; disputes and/or brawls; disturbances and measures to combat these.



Key coverage limitations?

Travel accident insurance :

- ! 100% of the transport or 30% of the total travel price must be paid in advance by credit card
- ! The maximum compensation is EUR 260,000, regardless of the number of cards used.
- ! For one and the same event, the maximum compensation shall not exceed EUR 5 million.



Where am I covered?

- ✓ Travel accident insurance throughout the world except in the country in which the cardholder has his legal or habitual residence.



What are my obligations?

- ✓ The Insurer must be informed of a fatal Accident as soon as possible.
- ✓ The Insured must, as soon as possible and within a maximum of 20 days, provide the Insurer with all the necessary information and answer all the questions asked in order to determine the circumstances and the extent of the loss, by calling +32 2 550 05 21 or visiting the website <https://claimsform.axa-travel-insurance.com/>.
- ✓ The insured must provide all supporting documents requested by the Insurer.
- ✓ The insured must take all measures reasonably possible to prevent the loss and mitigate its circumstances

**When and how do I pay?**

This insurance is free of charge when you subscribe and accept the general conditions of the credit card.

**When does coverage begin and end?**

The guarantee of this contract starts on the date the credit card becomes effective.

**How do I cancel my contract?**

The insurance contract is linked to the credit card and ends automatically if the credit card is not renewed or cancelled.