

# ING Visa Classic credit card assistance insurance

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.
- **Purchase Protection Insurance:** in case of theft of or accidental damage to purchased goods within 200 days after purchase or delivery date provided the purchase price is greater than or equal to 50 euros including taxes and paid in full by credit card.
- **Insurance for delivery of an internet purchase:** in case of incident with the delivery of an internet purchase (price  $\geq$  50€ including taxes and purchase fully paid by credit card) provided that the purchase was sent by mail or courier to Belgium.



### 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 € 100,000
  - travel accident permanent disability € 100,000
  - repatriation of body after accidental death,
  - research and rescue costs: € 30,000

#### Purchase Protection Insurance

- ✓ The Insurer will reimburse the cardholder:
  - In case of theft with break-in or violence: the purchase price of the stolen good,
  - In case of accidental damage (breakage): the repair costs or, if these costs are higher than the purchase price or if repair is impossible, the purchase price of the insured good.

#### Insurance for delivery of internet purchases

- ✓ The Insurer reimburses the purchase price including taxes and postal charges to the cardholder:
  - in the event of non-conformity of the delivery: the received purchase does not comply with the stated factory or distribution mark and/or the purchase is damaged, broken or incomplete upon delivery.



### 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.
- ✗ jewellery, furs, live animals, plants, perishable goods or drinks, cash, currency, travellers' cheques, tickets, negotiable instruments, new or second-hand motor vehicles and portable telephones.
- ✗ the loss of the insured good; damage caused during transport or during manipulations by the seller; theft without breaking or entering; normal wear and tear; a defect specific to the insured good; non-compliance with the user instructions; a manufacturing defect
- ✗ an embargo, confiscation, seizure or destruction ordered by a government or public authority;
- ✗ goods purchased for sale.
- ✗ a strike by the service providers or the carriers, a lock-out or sabotage in the framework of a concerted strike action, lock-out or sabotage;

- In case of non-delivery: the delivery of the Insured Item has not taken place within thirty (30) calendar days following the payment.

- ✗ any claim arising from the fraudulent use of the credit card



### 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 130,000 euros, regardless of the number of cards used.
- ! For one and the same event, the maximum compensation shall not exceed EUR 5 million.

#### Purchase Protection Insurance

- ! Goods of a value of less than 50 euros including taxes
- ! maximum 3,000 euros per successive period of 12 months

#### Insurance for delivery of internet purchases

- ! maximum of 750 euros including taxes, per claim, per cardholder and per consecutive period of 12 months.



### Where am I covered?

- ✓ Travel accident insurance throughout the world except in the country in which the cardholder has his legal or habitual residence.
- ✓ Purchase Protection Insurance: all over the world.
- ✓ Insurance for delivery of internet purchases: in Belgium. The sales site must be located in a country of the European Union or in the United States of America.



### 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.