

Travel and breakdown insurance for ING credit cards, Annual

Information document about the insured product

Company: AWP P&C S.A. – Belgian branch, company number 0837.437.919,
an insurer recognised by the FSMA under code number 2769

Product: ING Visa Gold en Master Card Gold

This information document is designed to give a summary of the main benefits and exclusions of this insurance. This document is not personalised according to needs and the information is not complete. For all other information about the insurance taken out, please refer to the general and special terms and conditions and/or contact the agent or the insurer.

What sort of insurance is this?

Comprehensive Insurance for ING credit cards can provide different levels of cover and different amounts of cover, depending on the chosen credit card. The covered events are specified in the policy and you can find more detailed information about the amounts of cover in the General Terms and Conditions for the card in question.



What is insured?

Purchase protection insurance for goods purchased with the Credit Card:

- ✓ Theft: Repayment of the purchase price of the stolen insured goods.
- ✓ Accidental damage to the good: repair or purchase price of the insured good.

Safe online insurance for goods purchased via Internet:

- ✓ Non-delivery via post and courier to Belgium of goods purchased online will be repaid.
- ✓ Damaged goods or a non-compliant delivery of goods purchased online.

Extended guarantee for white and brown goods

- ✓ For 12 months: The cost of repairing or replacing the insured goods is repaid.

Card fraud insurance

- ✓ Refund of financial loss suffered between the theft and the time of reporting it via Card Stop

Cancellation and interruption of travel:

- ✓ The repayment of cancellation or amendment costs.
- ✓ The repayment of the interruption of travel in proportion to the unused part of the trip.

Fatal travel accidents:

- ✓ Payment in the event of death or ongoing disability due to an accident abroad.

Bike assistance:

- ✓ Assistance for the bike and the insured person in the case of breakdown, theft, or accident.



What is not insured?

- ✗ An event which takes place before the insured person registered for the credit card.
- ✗ Events for which liability can lie with the supplier.



Are there limitations in cover?

- ! Insured goods or services must always be purchased fully or partially by means of an ING credit card which provides cover.
- ! The specific limited amounts of cover are given in the Terms and Conditions.

Main exclusions:

- ! Wars or civil wars, insurgency, popular uprising, strike action, hostage-taking, armed actions, or terrorism.
- ! An illness which had already been diagnosed or an accident which had already happened, and treatment, relapse, deterioration, or a stay in hospital between the booking date and the date on which this insurance is concluded.
- ! Epidemics, local public health situations, pollution, and weather or climate conditions.
- ! The costs of treatment or care which are not medically necessary.
- ! Participation in a professional or dangerous sport.

Main limitations:

- ! **Bike:** Minimum 5km and maximum 50km from place of residence or temporary residence.
- ! **Fatal or serious travel accidents:** Intervention only as a result of an accident abroad using a form of transport which is covered. The guarantee is valid until the insured person reaches the age of 75 and only if the guarantee was endorsed before the insured's 71st birthday.
- ! **Extended guarantee for 12 months:** Read the extensive exceptions in the General Terms and Conditions: Repair costs.
- ! **Safe online insurance for goods purchased via Internet:** Only goods which are purchased with an ING

card in the European Union or the United States. There is a maximum intervention per case, per insured person, and per ongoing period of 12 months.

- ! **Purchase protection insurance:** Only goods which are not excluded in the General Terms and Conditions. There is a maximum intervention per insured person, per claim, and per ongoing period of 12 months.
- ! **Cancellation and interruption of travel:** The trip must be paid for with an ING card for at least 50%.



Where am I covered?

- ✓ Worldwide - abroad: Cancellation and interruption of travel, Purchase protection insurance, Card fraud, and Travel accidents.
- ✓ Belgium: Extended guarantee, Safe online insurance for Internet purchases (goods which were purchased in the EU or the USA and delivered in Belgium), and Bike assistance.



What are my obligations?

When this policy is taken out:

- Inform the insurer as soon as possible regarding changes which could affect the cover.

When making a claim:

- The insured person must contact the insurer immediately after an event in order to submit the claim in accordance with the general terms and conditions and must provide all the supporting documents which the insurer needs to process the claim.
- Take all reasonable measures to limit the effects of a claim.
- In the event of an accident which is covered by the insurance, have the illness or injury verified by a medical physician.
- Hand over the original documents as proof of the claim and, in the event of theft or vandalism, you must have a statement drawn up by the local police.
- The insured person must inform Allianz Global Assistance of the identity of other insurers who cover the same risk.
- Cancellation: The insured person must cancel the travel contract as soon as there is an occurrence which could prevent him or her from making the trip.



When and how do I pay?

This assistance is free when you endorse and accept the terms and conditions of the credit card.



When does the cover start and end?

The guarantees of the insurance policy are covered at midnight on the day after the application is signed in the offices of ING. The insurance contract ends if the credit card is not renewed or is withdrawn.



How do I terminate my contract?

This can be done by means of a writ, registered letter, or a letter with notice of delivery.