

Assistance insurance for ING GOLD credit cards

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 or accidental damage within 200 days after purchase or delivery date
- Insurance for delivery of internet purchases: in the event of an incident with the delivery of an internet purchase provided the purchase is shipped to Belgium.
- Trip cancellation and interruption: cancellation fee up to 6,000 euros, in case of interruption: cost of missed activities
- Extension of the manufacturer's guarantee: additional guarantee of 12 months for household appliances and electronics
- Card fraud: in case of fraudulent use by third parties, up to 150 Euros
- Bicycle assistance: help in case of breakdown or accident



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



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; betting 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;

Trip cancellation and trip interruption

The Insurer will reimburse the cardholder:

- ✓ In case of valid cancellation : up to 6.000 euros per year and per family
- ✓ In case of interruption of the journey: the part of the unused services of the journey, prorata temporis.

Extension of factory warranty

The Insurer will reimburse the repair costs (parts, labour and transport) or replacement if the repair costs exceed the original purchase price.

Card fraud

- ✓ Monetary losses in case of fraudulent use of the insured's credit card by third parties
- ✓ The insurance comes between to 150 euros/incident/insured/12 months.

Bicycle assistance

- ✓ The repair or re-mobility of the bicycle or e-bike
- ✓ If no repair is possible, the transport of the bike to a bike shop
- ✓ The repatriation of the insured to his destination within a radius of 50 km

- ✗ any claim arising from the fraudulent use of the credit card
- ✗ cancellation or interruption due to the absence of one of the documents necessary for the trip such as visas, transport tickets, vaccination booklet, etc.
- ✗ cancellation or interruption of the journey due to the fault of the carrier or the organiser
- ✗ travel in the framework of a professional activity,
- ✗ mental illness,
- ✗ non-stabilized illnesses identified prior to purchase of the trip and which may give rise to sudden complication,
- ✗ accidents resulting from the use of aircraft (except aircraft capable of carrying passengers),
- ✗ for the guarantee interruption: the illnesses or light injuries that can be treated on the spot,
- ✗ journeys undertaken for the purpose of medical treatment,
- ✗ circumstances known to the cardholder and/or present at the time of departure, which made the damage foreseeable and/or for which negative travel advice was given by the carrier, the World Health Organisation or the Ministry of Foreign Affairs
- ✗ travel undertaken against medical advice.
- ✗ Any damage that is excluded from the general conditions
- ✗ Intentional fault or fraudulent intent on the part of the Insured or one of his/her relatives
- ✗ All consequences of the exclusions mentioned in this contract



Main coverage limitations for all guarantees? : The purchase or trip must be paid for by credit card.

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 230,000 euros per person, 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 8,000 euros per successive period of 12 months

Insurance for delivery of internet purchases

- ! Maximum of 1,250 euros including taxes, per claim, per cardholder and per consecutive period of 12 months. The price of the purchase must be \geq 50 euros including taxes.

Extended factory warranty

- ! Maximum 3,000 euros per claim/cardholder/12 months. The cardholder cannot receive an amount higher than the purchase price of the Insured Item. The purchase value must be \geq 50 euros including taxes.

Trip Cancellation & Interruption

- ! maximum 6,000 euros/travel/credit card/12 months/Family.
- ! cost less than or equal to 100 euro

Card fraud:

- ! Maximum 150 euros/claim/insured/12 months

Bicycle assistance:

- ! No reimbursement of expenses incurred unless expressly agreed by the Insurer.
- ! The possible reimbursement of self-made costs is limited to a maximum of 250 euro.

**Where am I covered?**

- ✓ Travel accident insurance: throughout the world except in the country where the cardholder has his legal or habitual residence.
- ✓ Purchase Protection Insurance: all over the world.
- ✓ Insurance for delivery of internet purchases: in Belgium and the sales site must be located in the EU or US.
- ✓ Extension of factory warranty: in Belgium.
- ✓ Trip cancellation and trip interruption: all over the world.
- ✓ Card fraud: all over the world.
- ✓ Bicycle assistance: In a radius of 50 kilometres around the place of residence in Belgium.

**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 reasonable measures 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.