

GENERAL INFORMATION ON INSURANCE

June 2017 edition

This document is intended to provide the information required by Belgian law to anyone wishing to acquire life and/or non-life insurance (excluding savings and investment insurance) for which ING Belgium acts as an insurance broker. Information on savings and investment insurance (branches 21 and 23) is available in the document 'General information on investments'.

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1. General information on ING's service providers

The insurance for which this document applies is offered to you by:

A. Insurance companies

1. Life insurance policies

For debt balance insurance to cover a mortgage loan at ING Belgium SA/NV, death insurance with an ING Loan, ING Term Death Insurance and fixed-capital death insurance:

NN Insurance Belgium SA/NV

Insurance company registered with the NBB under code number 2550. Registered office: Airport Plaza – Montreal Building, Da Vincilaan 19, B-1831 Diegem – Brussels Register of Companies – VAT BE 0890 270 057 – Tel.: +32 2 407 70 00 – Website: www.nn.be – Email: telecel@nn.be – BIC: BBRUBEBB – IBAN: BE28 3100 7627 4220.

For Patrimony Protect insurance:

SA Cardif Life Insurance

Insurance company accredited by the FSMA under code number 979. Registered office: Chaussée de Mons/ Bergensesteenweg 1424, B-1070 Brussels – Brussels Register of Companies – BE 0435018274.

2. Non-life insurance policies

For ING Income P insurance, ING Cash Account Insurance, ING Inheritance Insurance and ING Guaranteed Income:

NN Insurance Belgium SA/NV

Insurance company registered with the NBB under code number 2550. Registered office: Airport Plaza – Montreal Building, Da Vincilaan 19, B-1831 Diegem – Brussels Register of Companies – VAT BE 0890 270 057 – Tel.: +32 2 407 70 00 – Website: www.nn.be – Email: telecel@nn.be – BIC: BBRUBEBB – Compte IBAN : BE28 3100 7627 4220.

For ING Family and Home Blanket Insurance:

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.

Registered office: Prinses Beatrixlaan 35, 2595 AK The Hague, Netherlands - Trade register number 27127537, supervised by Nederlandsche Bank.

Representative in Belgium

NN Insurance Services Belgium SA/NV, Insurance company registered with the NBB under code number 2551. Registered office: Airport Plaza – Montreal Building, Da Vincilaan 19, B-1831 Diegem – Brussels Register of Companies – VAT BE 0890 270 750 – BIC: BBRUBEBB – IBAN: BE95 3200 0812 7458. Tel. +32 2 407 70 00 - Website: www.nn.be – RPM Bruxelles – TVA BE 0890.270.750 – BIC: BBRUBEBB – IBAN: BE95 3200 0812 7458.

For ING Lion Assistance and ING Global Assistance insurance:

Inter Partner Assistance SA/NV

Insurance company registered under code number 0487. Registered office: Avenue Louise/Louizalaan 166, Boîte 1, B-1050 Brussels – Brussels Register of Companies – VAT BE 0415 591 055 – BIC: BBRUBEBB – IBAN: BE66 3630 8057 8243 – Tel: + 32 2 550 04 00 – Fax : + 32 2 550 04 75 – www.ip-assistance.be – claims-ipa@ip-assistance.com.

For ING Car Insurance, ING Home Insurance & ING Family Insurance:

Insurer:

NN Non-Life Insurance SA/NV

Dutch incorporated company authorised to insure risks in Belgium, an insurance company registered with the FSMA under the green card code number 1449.

Registered office: Prinses Beatrixlaan 35, 2595 AK Den Haag, Netherlands – Trade register number 27127537, supervised by the Nederlandsche Bank. Tel.: +31 205418722.

The insurer covering 'Breakdown and foreign assistance' for ING Car Insurance is:

Inter Partner Assistance SA/NV

Insurance company registered under code number 0487. Registered office: Avenue Louise/Louizalaan 166, Boîte 1, B-1050 Brussels – Brussels Register of Companies – VAT BE 0415 591 055 – BIC: BBRUBEBB – IBAN: BE66 3630 8057 8243 – Tel.: + 32 2 550 04 00 – Fax: + 32 2 550 04 75 – Website: www.ip-assistance.be – Email: claims-ipa@ip-assistance.com.

Representative in Belgium:

NN Insurance Services Belgium SA/NV

Authorised to settle, in particular, claims for NN Non-Life Insurance SA/NV in Belgium, an insurance company registered with the NBB under code number 2551. Registered office: Airport Plaza – Montreal Building, Da Vincilaan 19, B-1831 Diegem – Brussels Register of Companies – VAT BE 0890 270 750 – BIC: BBRUBEBB – IBAN: BE95 3200 0812 7458 – Tel. +32 2 547 21 11 – Tel. +32 2 407 70 00 – Website: www.nn.be – E-mail: telecel@nn.be.

For Aon Motorbike insurance:

Amlin Europe

A foreign company authorised to insure risks in Belgium, an insurance company registered with the FSMA under the code number 0745. Registered office: Bd. du Roi Albert II/Koning Albert II-Laan 9, B-1210 Brussels – Brussels Register of Companies – VAT BE 0416 056 358. Tel.: +32 2 894 70 00 – Fax: +32 2 894 70 50.

For Business Insurance Plan insurance:

AXA Belgium, Boulevard du Souverain/Vorstlaan 25, B-1170 Brussels, AXA, public limited company registered under the code number 0039 – Brussels Register of Companies – VAT BE 0404 483 367.

Inter Partner Assistance, jointly with AXA Belgium, for assistance. Insurance company registered under code number 0487. Registered office: Avenue Louise/Louizalaan 166, Boîte 1, B-1050 Brussels – Brussels Register of Companies – VAT BE 0415 591 055 – BIC: BBRUBEBB – IBAN: BE66 3630 8057 8243 – Tel.: + 32 2 550 04 00 – Fax: + 32 2 550 04 75 – www.ip-assistance.be – claims-ipa@ip-assistance.com.

Arag SA/NV, Place du Champ de Mars/Marsveldplein, 5 – B-1050 Brussels – registered insurance company under the code number 0445 – ECB 0846 419 822.

For the insurances AXA Comfort Auto, AXA Talensia and AXA Comfort Home:

AXA Belgium, S.A. a public limited liability insurance company approved under No. 0039 to practice the branches of life and non-life insurance (KB 04-07-1979, BS 14-07-1979) – Registered office: Troonplein 1 / Place du Trône 1 – B-1000 Brussels – Website: www.axa.be – Tel.: 02 678 61 11 – Fax: 02 678 93 40 – CED no.: VAT BE 0404.483.367 RPR Brussels.

For the insurance CyberCrime Insurance, except if differently mentioned in the specific or general conditions:

Garanties Cyber : **AIG Europe Limited** – Pleinlaan 11, 1050 Brussel, Belgique.

Option protection juridique : **Euromex NV** – Prins Boudewijnlaan 45 – 2650 Edegem, Belgique.

B. Insurance brokers

1. For all of the aforementioned insurance policies:

ING Belgium SA/NV

Insurance broker registered with the FSMA under the code number 12381A. Registered office: Avenue Marnix/Marnixlaan 24, B-1000 Brussels – Brussels Register of Companies – VAT BE 0403 200 393 – Tel. +32 2 547 21 11 - Fax: +32 2 547 38 44 – www.ing.be – info@ing.be – BIC: BBRUBEBB – IBAN: BE45 3109 1560 2789 Hereinafter referred to as «ING Belgium».

2. ING Belgium SA/NV works with

- **independent agents** acting on its behalf and on its account, registered in Belgium with the FSMA on the register for 'insurance sub-agents';
- for subscription via **Phone'Bank** (services provided over the telephone): **ING Contact Centre Belgium SA/NV**, sub-agent for ING Belgium, registered with the FSMA (Rue du Congrès/ Congresstraat 12-14, B-1000 Brussels) under the number 38392A-B. Registered office: Avenue Marnix/Marnixlaan 24, B-1000 Brussels, Belgium. Postal address: Gaston Crommenlaan 12-14 blok C, 9050 Ledeborg, Brussels Register of Companies – VAT BE 0452 936 946 – Tel.: +32 2 464 60 01 NL / +32 2 464 60 02 FR / +32 2 464 60 03 DE / +32 2 464 60 04 GB – Fax: + 32 2 464 63 09 – Email: info@ing.be – BIC: BBRUBEBB – IBAN: BE49 3101 1998 7571;
- for **Aon Motorbike** and **Aon Business Insurance Plan** insurance: **Agenion SA/NV**, Insurance broker registered with the FSMA under the code number 062133A. Registered office: rue Jules Cockx/Jules Cockxstraat 8-10, B-1160 Brussels-- Brussels Register of Companies – VAT BE 0860 786 809 – BIC: BBRUBEBB – IBAN BE14 3101 9588 1583.
- for the insurance **CyberCrime Insurance**: **CyberContract cvba** registered office Kempenlaan 29, 2300 Turnhout – RPM/RPR Turnhout – VAT BE 0557.948.651 – IBAN BE 02 0017 4242 4740 - BIC: GEBABEBB – Independent intermediary FSMA 113529A – info@cybercontract.eu.

2. Principal characteristics of insurance

A. This document applies to the following insurance:

Life insurance covering death:

- Debt balance insurance to cover a mortgage loan at ING Belgium SA/NV;
- Death insurance with an ING loan;
- ING Term Death Insurance;
- Fixed-capital death insurance;
- Patrimony Protect insurance.

Non-life insurance covering accidental death:

- ING Income P insurance;
- ING Cash Account insurance;
- ING Inheritance insurance.

Other non-life insurance:

- ING Home and Family Blanket insurance;
- ING Home Insurance & ING Family Insurance;
- ING Car insurance;
- Aon Motorbike insurance;
- ING Lion Assistance insurance;
- ING Global Assistance insurance;
- ING Guaranteed Income insurance;
- Business Insurance Plan;
- AXA Comfort Auto;
- AXA Talensia;
- AXA Comfort Home;
- CyberCrime Insurance.

B. Information on insurance and your insurance contracts

To understand the characteristics, conditions and exceptions of the insurance, see the General Conditions and, if applicable, the information sheet on insurance, available at www.ing.be, www.ing.be/business or in all ING branches. You can obtain information on life insurance in all ING branches or via Phone'Bank (tel. +32 2 464 60 01 NL / +32 2 464 60 02 FR / +32 2 464 60 03 DE / +32 2 464 60 04 GB – Monday to Friday from 8 am to 10 pm and on Saturdays from 9 am to 5 pm).

The General Conditions, together with the special terms and conditions which have been sent to you constitute your insurance contract.

Depending on the type of insurance contract, some information is also available via Home'Bank/Business'Bank.

C. Subscribing to insurance and managing your contracts

Depending on the type of insurance and subscription, and subject to acceptance and mutual agreement, your contract can be managed via:

- www.ing.be;
- and/or www.mobile.ing.be;
- and/or Home'Bank (services over the internet) ;
- and/or Phone'Bank (tel. +32 2 464 60 01 NL / +32 2 464 60 02 FR / +32 2 464 60 03 DE / +32 2 464 60 04 GB) ;
- and ING branches.

D. All the specific data on insurance taken out are archived electronically by ING Belgium

or, if applicable, the insurer for a minimum period of 5 years following the end of the contract. During this period you can request this data from your ING branch or by sending a letter to ING Belgium's registered office (ING Belgium SA/NV, Avenue Marnix/Marnixlaan 24 - B-1000 Brussels) or to the insurer (the contact details for the insurers are available in section 1, 'General information on ING's service providers').

3. Cost of and payment for insurance

A. Before an insurance contract is concluded, ING Belgium will inform you of the total amount of the insurance premium, including costs, taxes and associated costs for which you will be charged, depending on the cover you require.

B. This information and the terms and conditions for payment are listed in at least one of the following documents:

- Your contract (or proposal thereof) provided prior to it being signed;
- The General Conditions;
- The information sheet;
- The leaflet detailing charges applied to the main banking operations of private individuals or private entities.

C. Depending on the type of insurance and method of subscription chosen, insurance premiums are paid by SEPA direct debit, credit card, payment card or transfer.

4. The right of withdrawal only available to customers for contracts concluded remotely

A. Any remote insurance contract, as described in Book VI of the Code of Economic Law, is considered concluded when the insurer receives your acceptance.

B. When a remote insurance contract is concluded as a customer, namely any private individual for purposes not related to their trade, business, craft or profession, you and the insurer have the right to cancel your contract without penalty and without having to provide justification.

C. For life insurance policies, the cancellation period is thirty days upon receipt of confirmation from the insurer that the insurance contract has been concluded.

For other insurance policies, this period is fourteen days from the day the insurance contract is concluded.

The cancellation period only begins on the day you receive the contractual terms and conditions and all other additional information, if this date is later than those stated above.

You must send the message exercising your right to cancellation before this period expires.

D. The right to cancellation above does not apply:

- a) to travel or luggage insurance policies or short-term insurance policies of less than one month's duration;
- b) to contracts executed in full by you and by the insurer at your express request before exercising your right to withdrawal.

E. In order to exercise your right to cancellation, you must inform the insurer of your decision to cancel your policy in writing by registered post or by going into your ING branch.

You will find your insurer's address in section 1, 'General information on ING's service providers'. You may, if you so wish, use the standard withdrawal form provided in the appendix.

Any cancellation on your part comes into effect the moment notice is received, whereas cancellation by the insurer comes into effect eight days following notification.

F. When a remote insurance contract is cancelled given that your agreement to the execution of the contract has been given, you are held responsible to pay as soon as possible the premiums for the period prior to the cancellation taking effect for which cover was granted, on a pro rata basis.

You are also held responsible to return to the insurer, as soon as possible and at the latest within thirty calendar days from the date that notification of cancellation was sent, any sum received from them.

The insurer, for his part, shall return to you, as soon as possible and at the latest within a period of thirty calendar days from reception of your withdrawal notice, any amount received from you, with deductions made for the abovementioned sum.

5. All customers' right to cancel

A. You have the right to cancel a life insurance contract within a period of thirty calendar days from the date on which the contract came into effect. Cancellation takes effect immediately upon notification.

For an insurance contract created from a *pre-signed policy* or a *request for insurance*, both you and the insurer have the right to cancel the contract within a period of thirty days for life insurance policies and fourteen days for other types of insurance. In the event of cancellation by you, the period in question runs from the date when the contract came into effect and, in the event of cancellation by the insurer, from the date the pre-signed policy or request for insurance was received.

Any cancellation on your part comes into effect the moment notice is received, whereas cancellation by the insurer comes into effect eight days following notification.

Deductions for risk cover and possible compensation may be applied by the insurer, if applicable.

These cancellation options are not available for contracts with a duration of less than thirty days.

B. For information regarding the term of your contract, minimum possible term, cancellation options, reduction or repurchase as well as the terms and conditions and any possible compensation due, please consult:

- the General Conditions and/or information sheet that were sent to you and are available at www.ing.be and in all ING branches;
- and/or the specific terms and conditions of your contract.

C. You may cancel your life insurance contract each year, whatever its term, on the date the contract was executed or the due date of the annual premium.

Other insurance contracts are automatically renewed for consecutive one-year periods, unless you or the insurer gives notice at least three months before the contract term expires.

Both you and the insurer may also cancel the contract when the period between it being concluded and coming into effect is greater than one year. Notice of this cancellation must be provided at the latest three months after the contract comes into effect.

The provisions contained within this paragraph do not apply to insurance contracts with a term shorter than one year.

D. The contract must be cancelled by means of a writ or a letter sent by registered mail or recorded delivery. Cancellation following default is enacted upon notification. You may request cancellation at ING branches.

E. Apart from specific exceptions and cancellation following a claim, cancellation only takes effect upon the expiry of a minimum period of one month from the day after formal service, the day after formal acknowledgement of receipt or, in the case of registered post, the day after delivery.

F. When one party cancels an insurance contract for any reason, the premiums paid to cover the insurance period after the date the cancellation period takes effect are repaid within a period of thirty days from the date the cancellation comes into effect. The refund will be made using the same payment method used for the initial transaction, unless you expressly agree to a different method. You will incur no further costs as a result of this refund.

G. This section in no way prejudices the specific terms and conditions that apply to cancellation resulting from default on the part of the other party or following a claim.

6. Languages used for your relationships with ING

This General Information document, information sheets, the General Conditions and specific conditions for insurance are available in Belgium's three official languages (French, Dutch and German) and English.

For most insurance the information sheets and General Conditions are also available at www.ing.be in French, Dutch and English.

Any subsequent written communication after the policy has been agreed will be in either Dutch or French, following your request. Translation into English or German is possible upon request. You can always visit an ING branch to obtain a copy in the language (Dutch, French or German) of the region in which the branch is located. You can receive assistance in English in most ING branches, at the ING Contact Centre (+32 2 464 60 01 NL / +32 2 464 60 02 FR / +32 2 464 60 03 DE / +32 2 464 60 04 GB) or via the email address info@ing.be.

7. Complaints and disputes

For complaints relating to life insurance policies you can contact the following as soon as possible and at the latest sixty (60) days after the disputed event:

ING Complaint Management, Cours Saint Michel/Sint-Michielswarande 60, B-1040 Brussels - Fax: +32 (2) 547 83 20 - Tel.: +32 (2) 547 61 02 - Email: plaintes@ing.be.

If the solution suggested by the bank or insurer is not satisfactory, you can submit the dispute to:

- the **Financial Services and Markets Authority** (FSMA), Rue du Congrès/Belliardstraat 12-14 B-1000 Brussels;
- the **Insurance Ombudsman's Department**, Square de Meeûs/de Meeûssquare 35, B-1000 Brussels - Tel.: +32 (2) 547 58 71 - Fax: +32 (2) 547 59 75 - info@ombudsman.as - www.ombudsman.as.

Complaints must be made in writing.

Filing a complaint does not prevent you from taking legal action.

8. Applicable legislation and competent courts

A. Apart from those cases where the applicable law is determined by statutory or regulatory provisions, or mandatory or public-policy provisions, any disputes relating to your relationships with ING Belgium or the insurer regarding the conclusion, application, interpretation, performance or termination of the contract are governed by Belgian law.

B. Apart from cases where the competent courts are determined by statutory or regulatory provisions, or mandatory or public policy provisions, the contractual clauses enable ING Belgium or the insurance company whether as plaintiff or as defendant, to bring any disputes with you before the Courts of Brussels or before the courts which have jurisdiction over the location of the regional office or ING branch with which the business relationship is maintained.

9. Competent authorities

ING Belgium is registered as an insurance broker and **ING Contact Centre Belgium** and the independent agents acting in the name of ING Belgium and on its behalf as insurance sub-agents with the Financial Services and Markets Authority (FSMA - Rue du Congrès/Congresstraat 12-14, B-1000 Brussels, Belgium - Tel. +32 (0) 2 220 52 11 - Fax +32 (0) 2 220 52 75 - www.fsma.be - consumenten@fsma.be) and are supervised by it.

The prudential oversight authorities of ING and insurance companies are:

- the **National Bank of Belgium**, Boulevard de Berlaimont/Berlaimontlaan 14, B-1000 Brussels, Belgium - Tel. +32 2 221 21 11 - www.bnb.be - info@nbb.be;
- the aforementioned **Financial Services and Markets Authority** (FSMA).

ING is also subject to monitoring by the **European Central Bank** (Kaiserstrasse 29, 60311 Frankfurt am Main, Germany - www.ecb.europa.eu).

ING Belgium and the insurers have also made declarations to the **Belgian Commission for the Protection of Privacy** (Rue de la Presse/Drukpersstraat 35, B-1000 Brussels - Tel. +32 (0) 2 274 48 00 - Fax: +32 (0) 2 274 48 35 - www.privacycommission.be ; commission@privacycommission.be) for personal data processing (the information in these declarations can be viewed online at the public register of the aforementioned Commission).

10. Professional associations and codes of conduct

A. ING Belgium is a member of the non-profit organisation **Febelfin** (Belgian financial sector federation, Rue d'Arlon/Aarlenstraat 82, B-1040 Brussels), the **Professional Credit Union (UPC)** and the **Belgian Asset Managers Association**, which are part of **Febelfin** (at the same address).

ING Belgium adheres to the codes of conduct of the **Belgian financial sector federation (Febelfin)** and the **Professional Credit Union (UPC)**.

The list of these codes of conduct can be viewed at www.ing.be > Charges and regulations > Information and regulations. Copies are available at any ING branch.

B. The insurers are members of **Assuralia**, the **Belgian Professional Insurance Association**, and adhere to its codes of conduct.

The codes of conduct are available (in French and Dutch) on the **Assuralia** website (www.assuralia.be).

C. In its role as an insurance broker, ING Belgium complies with the rules of conduct which apply to insurance companies.

11. ING's and its insurers' policies for managing conflicts of interest and benefits

ING and the insurers have put measures in place to prevent and manage potential conflicts of interest so they can always act in the interests of their customers.

ING Belgium and the insurers' policies for managing conflicts of interest and the benefits received from third parties such as remuneration, commission and non-cash benefits can be viewed at www.ing.be > Charges and regulations > Information and regulations > Insurer.

The policy concerning conflict of interest of **AXA** is available on www.axa.be > AXA assurance > Informations juridiques > Protection du client.

A copy of these can be obtained at all **ING branches** or the **ING Contact Centre** (+32 2 464 60 01 NL / +32 2 464 60 02 FR / +32 2 464 60 03 DE / +32 2 464 60 04 GB). You can obtain more information on our procedures and the partners ING works with upon request.

This general information is drawn up on the basis of the legislation in force at the time and is valid until further notice from ING Belgium, subject to changes that are beyond ING Belgium's control.

The information, offers and rates notified via the ING Belgium website (www.ing.be or www.mobile.ing.be) or ING Belgium's Home'Bank, Business'Bank, Phone'Bank, Smart Banking or Self'Bank services only apply during the period of validity of the offer with which they are connected unless another date is formally stipulated, subject to any changes that are beyond ING Belgium's control.

Enclosure: standard withdrawal form

(Please complete and return this form only if you wish to withdraw from this insurance contract)

For the attention of:

- **NN Insurance Belgium SA/NV** (Airport Plaza – Montreal Building, Da Vincilaan 19, B-1831 Diegem) for Debt balance insurance to cover a mortgage loan at ING Belgium SA/NV, Death insurance with an ING loan, ING Term Death Insurance, Fixed-capital death insurance, ING Income P insurance, ING Cash Account insurance, ING Inheritance insurance and ING Guaranteed Income insurance;
- **SA/NV Cardif Assurance Vie** (Chaussée de Mons/Bergensesteenweg 1424, B-1070 Brussels) for Patrimony Protect insurance;
- **NN Insurance Services Belgium SA/NV** (Airport Plaza – Montreal Building, Da Vincilaan 19, B-1831 Diegem) for ING Home and Family Blanket insurance, ING Home Insurance and ING Family Insurance;
- **Inter Partner Assistance SA/NV** (Avenue Louise 166/Louizalaan, Boîte 1, B-1050 Brussels) for ING Lion Assistance and ING Global Assistance insurance;
- **NN Non-Life Insurance, c/o ING Contact Centre SA/NV**(Gaston Crommenlaan 8-14 blok C, 9050 Ledeborg - Email: info@ing.be - Fax: 02 464 63 09) for ING Car insurance;
- **Agenion** (Rue Jules Cockx/Jules Cockxstraat 8-10, B-1160 Brussels) for Aon Motorbike insurance and Aon Business Insurance Plan;

I/We (*) hereby notify you of my/our (*) withdrawal from the contract relating to the provision of the service (*) below

Taken out on

Name of customer(s)

Address of customer(s)

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.....
.....
.....

Signature of customer(s) (only when notification, using this form, is sent by letter)

Date

(*) Delete as appropriate.