

Travel insurance

Insurance policy schedule

Insurer: Inter Partner Assistance NV, a Belgian insurance company authorised under number 0487, RPR Brussels VAT BE0415.591.055, Avenue Louise 166, 1000 Brussels



Product reference: 100618 ANNUAL ING LION ASSISTANCE

The purpose of this document is to provide you with an overview of the main guarantees and exclusions related to this insurance. This document has not been customised to your specific needs and the information it contains is not exhaustive. For further information, please refer to the contractual and pre-contractual terms and conditions for this insurance product.

What kind of insurance is this?

This is an insurance policy in which the insurer provides the insured party with assistance for both the insured vehicle and the insured parties for specific personal or professional circumstances. This is a comprehensive policy that includes both travel and legal assistance and which applies equally in effect in the country of residence and abroad.



What is insured?

Assistance services for persons in the event of illness, injury or death include, but are not limited to:

- ✓ In Belgium: transportation costs of mortal remains
- ✓ Abroad:
 - ✓ medical assistance from a doctor
 - ✓ repatriation and transportation of the sick or injured person and other insured parties
 - ✓ visit of a family member if the length of stay in hospital is longer than 5 days
 - ✓ return and accompaniment to the place of residence of children under 18 years of age and pets
 - ✓ medical expenses up to EUR 100,000 per insured party
 - ✓ extension of the insured party's stay
 - ✓ Urgent early repatriation of the insured party due to specific circumstances
 - ✓ Death of an insured party during a trip
 - ✓ Transportation costs of the mortal remains in the event of the death of an insured party during a trip
 - ✓ Search and rescue costs of the insured party up to EUR 7,500 per insured party
 - ✓ Repatriation in the event of a ski accident (excluding off-piste)
 - ✓ Shipping costs for essential medicines, glasses or contact lenses and prostheses
 - ✓ Post-treatment medical expenses in Belgium, up to EUR 2,500 after a hospital stay abroad

Foreign travel insurance includes, but is not limited to:

- ✓ Miscellaneous information
- ✓ Assistance in the event of lost/stolen/delayed luggage, travel documents and transport tickets
- ✓ Provision of an interpreter if necessary
- ✓ Advance for uncovered expenses (max. € 2,500)
- ✓ reimbursement of the costs of involuntary extension in the event of force majeure abroad up to EUR 500 per insured party
- ✓ veterinary expenses in the event of a pet illness
- ✓ transmission of urgent messages to Belgium



What is not insured?

- ✗ stay abroad of +90 days
- ✗ events caused by a deliberate act, suicide or gross negligence by the insured party
- ✗ events that are the result of a war, civil war, strike, riot, or public uprising, an act of terrorism or sabotage, unless the insured party can prove that they did not participate in the event
- ✗ nuclear accidents as defined by the Paris Convention of 29 July 1960 and the additional protocols thereto or resulting from radioisotope radiation
- ✗ the insured party's participation in motorised competitions and professional sports practice
- ✗ when the insured party is practising a sport, as an amateur, which is considered to be dangerous
- ✗ the practising of a dangerous profession (e.g. acrobat, tamer, diver)
- ✗ some professional activities: climbing on roofs, ladders or scaffolding, descending into wells, mines or quarries, manufacturing, using or manipulating fireworks or explosives
- ✗ a need for assistance and/or insurance that has arisen while the insured party is in a state of inebriation, alcohol intoxication that is subject to prosecution or in a similar state resulting from products other than alcoholic beverages
- ✗ events caused by a reckless act, bet or challenge of the insured party unless the insured party can prove that there is no causal relation between the event causing the exclusion and the loss
- ✗ reimbursement of cancellation fees for a trip or as a result of a strike
- ✗ natural disasters

Legal assistance abroad includes:

- ✓ Advance of a bail (max. EUR 12,500) and legal fees (max. EUR 1,250)

Assistance services for vehicles in Belgium and abroad include, but are not limited to:

- ✓ Towing costs and roadside assistance (e.g. in the event of a traffic accident, mechanical defect, fuel issues or a flat tyre, etc.)
- ✓ vehicle access in the event of loss or theft of keys
- ✓ Transportation of spare parts abroad
- ✓ assistance in the event of immobilisation abroad (e.g. mechanical defect, traffic accident, theft, carjacking, etc.)
- ✓ Assistance to insured parties immobilised abroad (return/rental vehicle/taxi/etc.)
- ✓ Provision of a replacement vehicle (max. 15 days)

Home assistance includes, but is not limited to:

- ✓ Phone information service
- ✓ Psychological support
- ✓ transportation costs to hospital in the event of a physical accident and for children under 18 years of age whose parents are travelling
- ✓ Domestic help, childcare for children under 18 years of age and petcare in the event that the insured party is required to stay in hospital for more than 48 hours
- ✓ assistance when the domicile or second residence is uninhabitable or seriously damaged as a result of fire, explosion, implosion, water damage, theft, attempted theft, homejacking, vandalism or broken window panes
- ✓ transportation and repair costs for a locksmith (max. EUR 250)
- ✓ transmission of urgent messages abroad



Are there any coverage limitations?

- ! Services that were not requested at the time of the incident as well as those refused by the insured party or organised without the insurer's agreement

Exclusions from assistance to persons:

- ! minor ailments or injuries that do not prevent the insured party from continuing their trip
- ! mental illnesses that had already been treated
- ! chronic diseases that have caused neurological, respiratory, circulatory, blood or kidney damage
- ! recurrence and recovery from any established illnesses that were not consolidated and that were being treated before the departure date of the trip and involving a real risk of rapid deterioration
- ! preventive medicine and thermal cures
- ! diagnostic and treatment costs not recognised by the INAMI
- ! pregnancy problems after the 26th week
- ! the purchase and repair of prostheses, glasses and contact lenses
- ! costs for medical and surgical treatment and medicines prescribed and/or taken in Belgium, with the exception of those covered by the post-hospital medical expenses insurance in Belgium.
- ! burial or cremation costs in Belgium

Exclusions from travel assistance and legal assistance:

- ! legal consequences in Belgium of a claim filed abroad

Exclusions from vehicle assistance:

- ! Reimbursement of the cost for parts, repairs, maintenance or fuel for the insured vehicle
- ! immobilisation of the vehicle for maintenance work
- ! repeated defects resulting from the absence of repair or maintenance of the vehicle if the insurer has already paid for two of the same or similar defects in the previous twelve months



Where am I covered?

- ✓ assistance services for persons: Belgium + abroad (except countries at war)
- ✓ assistance services for vehicles: Belgium + countries and islands of geographical Europe except Turkey
- ✓ Home assistance: domicile and second residence in Belgium of the cardholder or another insured party



What are my obligations?

- Request the insurer's intervention at the time of the incident
- Send all relevant documents to the insurer within 2 months of the incident or request
- Take all possible measures to avoid damage or to prevent deterioration of the situation
- Prove the facts giving rise to the assistance



When and how do I pay?

The premium, including taxes and fees, must be paid in advance on the due date after receipt of a payment request



When does the cover start and end?

The contractual cover starts from the date indicated in the special conditions, provided that the first premium has been paid and the waiting period has expired. The contract is concluded for a fixed period and ends one year after signature of the contract and the payment of the (first) premium by the customer. However, the contract is tacitly renewed at the end of each insurance year for a period of one year



How can I terminate my contract?

On the one hand, the parties may object to the tacit renewal by registered letter three months before the expiry of the current period.
On the other hand, the customer may also terminate the contract before its expiry:

- a) after each claim notification. Such termination must be notified to the insurer by registered letter at the latest one month after payment of the indemnity or after notification of refusal of intervention. In this case, the termination shall take effect three months after its notification.
- b) within 14 days of the conclusion of the insurance policy only applicable if the contract has been concluded remotely . The policy ends with immediate effect at the time the insured party notifies the insurer in writing. However, this right to early termination (or right of waiver) does not apply if the insurer has already intervened in the meantime
- c) In case of moving abroad and no longer responds, therefore, to the insurance conditions.