

# Temporary travel insurance for persons and vehicles



## Insurance policy schedule

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

Product reference: 100644 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 whose objective is to provide temporary assistance to persons in the event of illness, injury or death, travel and legal assistance abroad, vehicle assistance in Belgium and abroad and home assistance.



### What is insured?

#### Assistance to persons in the event of illness, injury and death

##### In Belgium:

- ✓ Costs relating to the transportation of mortal remains from the place of death to the place of burial or cremation

##### Abroad:

- ✓ Medical assistance
- ✓ Repatriation or transportation of the sick or injured insured party
- ✓ Repatriation or transportation of other insured parties
- ✓ Visit in the event of a hospital stay
- ✓ The return and accompaniment of children under 18 years of age
- ✓ The return of a pet
- ✓ Medical expenses resulting from an illness or accident:
  - Doctor and surgeon fees
  - Drugs prescribed by a doctor or surgeon
  - Minor dental care following an accident or an acute pain
  - Hospital admission fees
  - Transportation costs, for local transport
- ✓ Post-hospital medical expenses in Belgium
- ✓ Extension of the insured party's stay
- ✓ The early and urgent repatriation of an insured party
- ✓ Costs related to the transportation of mortal remains, post-mortem treatment, placement of the body in the coffin and purchase of the coffin OR burial or cremation costs on site
- ✓ Search and rescue costs
- ✓ Local transport costs for medical toboggan and/or helicopter for any accident on the ski slopes
- ✓ Dispatch of medicines, glasses, contact lenses and essential prostheses

##### Travel assistance abroad

- ✓ Information service
- ✓ Assistance in the event of loss or theft of travel documents and tickets abroad
- ✓ A replacement suitcase of personal items or on-site purchase to the value of EUR 250 in the event of theft, loss or delay in the delivery of luggage
- ✓ Provision of an interpreter
- ✓ The advance to pay for uncovered expenses
- ✓ The costs of involuntary extension of the stay in the event of force majeure
- ✓ Veterinary expenses in the event of illness or pet accident
- ✓ Transmission of urgent messages to Belgium



### What is not insured?

#### The contractual cover will be refused:

- ✗ In case of events caused by suicide, an intentional act or gross negligence by the insured party
- ✗ In case of events such as 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
- ✗ In the event of nuclear accidents as defined by the Paris Convention of 29 July 1960 or resulting from radioisotope radiation
- ✗ During the practice of competitive motor sports or any other professional sport
- ✗ During the amateur practise of a sport considered dangerous such as an airborne sports, wrestling or combat sports, mountaineering, etc.
- ✗ When practising dangerous activities such as acrobatics, taming or diving
- ✗ During the exercise of any of the following professional activities: climbing on roofs, ladders or scaffolding; descending into wells, mines or quarries; manufacturing, using or handling fireworks or explosives
- ✗ For the need for assistance arising 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
- ✗ For the consequences of a reckless act, a bet or a challenge, unless the insured party can prove that there is no causal relation between the event causing the exclusion and the loss
- ✗ For the reimbursement of cancellation fees for a stay or the results of strikes, unless specifically provided for in the context of some services
- ✗ Following natural disasters when intervention is impossible for reasons beyond the insurer's control

### Legal assistance abroad

- ✓ *The insurer will advance:*
  - The bail required by the authorities (max. € 12,500)
  - Legal fees (max. € 1,250)

### Assistance to vehicles in Belgium and abroad

- ✓ *Repair and towing*
- ✓ *Towing the vehicle to the nearest petrol station in the event of a lack of fuel or as a result of the wrong fuel*
- ✓ *Replacement or temporary repair of a flat tyre*
- ✓ *Opening a vehicle*
- ✓ *Sending spare parts abroad*
- ✓ *Assistance to a vehicle immobilised abroad:*
  - the transfer of the vehicle to the insured party's domicile OR providing a train ticket OR a plane ticket in the event of on-site repairs
  - the arrangement and transport costs to the chosen garage, near the domicile in the event of non-repair on site
- ✓ *Assistance to insured parties immobilised abroad:*
  - hotel expenses OR taxi or car hire expenses in the event of on-site repairs
  - immediate return OR taxi or rental car expenses in the event of non-repair on site
- ✓ *Assistance in the event of the theft/carjacking/homejacking of the insured vehicle*

### Home assistance

- ✓ *24-hour phone information service*
- ✓ *Psychological support by telephone, 24 hours a day*
- ✓ *Medical assistance to injured persons*
- ✓ *Hospitalisation of a child whose parents are travelling*
- ✓ *Domestic help and childcare for children under 18 years of age and a hospital stay of 48 hours or more*
- ✓ *Pet sitter*
- ✓ *If the domicile or second residence located in Belgium is damaged as a result of fire, explosion, implosion or water damage:*
  - Hotel expenses for two consecutive nights
  - Expenses for urgent and essential purchases
  - Security costs
  - Furniture transfer costs
  - Moving costs
  - The cost of returning to the home
  - The costs for transportation from the accommodation to the domicile in Belgium
- ✓ *The assistance of a locksmith*
- ✓ *Transmission of urgent messages abroad*



### Are there any coverage limitations?

#### IMPORTANT EXCLUSIONS: (not exhaustive)

- ! Assistance that was not requested at the time of the event and that is not performed by or in agreement with the insurer

#### Assistance to persons in the event of illness, injury and death

- ! The following costs will not be reimbursed under any circumstances:
  - Minor ailments or injuries that do not prevent the patient from continuing their trip
  - Mental illnesses that have already been treated
  - Chronic diseases
  - Recurrence and recovery from any established illnesses that were not consolidated and that were being treated before the departure date
  - Preventive medicine and thermal cures
  - Diagnoses and treatments not recognised by the I.N.A.M.I.
  - Pregnancy problems after the 26<sup>th</sup> week
  - The purchase and repair of prostheses in general, including glasses and contact lenses
  - Expenses for medical and surgical treatment and medicines prescribed or taken in Belgium
  - Burial or cremation costs in Belgium

#### Travel and legal assistance abroad

- ! Legal proceedings in Belgium of an action taken against an insured person abroad

#### Assistance to vehicles in Belgium and abroad

- ! Reimbursement of the cost for spare parts, repairs, maintenance or fuel for the insured vehicle
- ! Immobilisation of the vehicle for maintenance work
- ! Repeated breakdowns resulting from the non-repair or non-maintenance of the vehicle if the insurer has already paid for two of the same or similar defects in the previous 12 months.



### Where am I covered?

- ✓ Assistance to persons: in the countries and islands of geographical Europe, except in Turkey for the Europe coverage and throughout the world, except for countries at war for the World coverage
- ✓ Vehicle assistance: in Belgium and in the countries and islands of geographical Europe, except Turkey
- ✓ Home assistance: the domicile in Belgium or the second residence in Belgium of the policyholder or another insured party
- ✓ Please refer to the general conditions for a list of European countries and islands



### What are my obligations?

- The insured party must take all necessary measures to prevent or mitigate the consequences of the loss.
- The insured party undertakes to:
  - o Provide the insurer with proof of the expenses incurred
  - o Provide the insurer with proof of the facts that give rise to the services guaranteed



### When and how do I pay?

The premium, including taxes and fees, is payable in advance at the request of the insurer or at the request of the insurance intermediary indicated in the special conditions



### When does the cover start and end?

Starting : the contract travel insurance starts from the requested date and at the earliest from the day and the specific hour of the subscription of your contract.

End of the contract : the contract ends on the date you chose when you signed the contract. The period can't exceed 28 days. If you want to be covered more than 28 days please subscribe an annual contract that it's in many cases more advantageous in terms of premiums or guarantees.



### How can I terminate my contract?

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