

Family Insurance

Insurance Product Information Document



NN Non-Life Insurance nv – ING Family Insurance

Insurance company under Dutch law, entitled to insure Belgian risks. Insurance company registered in Belgium with the NBB under the code number 1449.

The information in this document about the insurance product is not exhaustive. It needs to be complemented by the pre-contractual information provided in other relevant documents. The assessment of the possible coverage and the extent of your loss will be determined in accordance with your General and Special Terms and Conditions (policy).

What kind of insurance does this entail?

ING Family Insurance includes liability insurance and may include family legal assistance in the context of personal life.



What is insured?

Basic coverage

- ✓ Cover for damage suffered by a third party due to an error or negligence on the part of an insured person, for which the insured person is liable
- ✓ Cover for you or your cohabiting partner in the event of moving to a care institution

Optional insurance

- Legal Assistance Insurance for an insured person in the event of an error or negligence by a third party causing damage to an insured person and for which the third party responsible is liable
- This Family Insurance can be taken out as an optional insurance policy together with an ING Property Insurance policy

Guarantee extensions in the event of an insured claim

- ✓ Damage suffered by persons trying to rescue you or your property is insured up to a maximum of €25,000 (non-indexed). No excess applies here

Insured capitals

- ✓ The maximum reimbursement for the Family Insurance is:
- ✓ €26,500,142 in the event of personal injury (consumer price index 134.05, base 2004 = 100)
- ✓ €5,300,028 in the event of material damage (consumer price index 134.05, base 2004 = 100)
- The maximum reimbursement for the Legal Assistance Insurance is:
- €25,000 for all insured costs (excluding insolvency) (non-indexed)
- €12,500 for compensation in the event of insolvency (non-indexed)



What is not insured?

Elements that are not insured are stated in the General Terms and Conditions. Some examples of this are:

- ✗ Damage caused by an insured person during a professional activity
- ✗ Contractual liability
- ✗ Damage to goods or animals under your supervision
- ✗ Personal liability for damage caused intentionally by an adult insured person
- ✗ The statutory liability to be insured, such as in the practice of hunting or in the use of motor vehicles, unless stated otherwise in the General Terms and Conditions



Are there restrictions to coverage?

The restrictions to coverage are set out in the general terms and conditions. Some examples of this are:

- ! An excess of €250 (non-indexed) applies for material damage under €10,000
- ! The policyholder and the persons living with the policyholder, even if they temporarily stay elsewhere, cannot receive any reimbursement from the Family Insurance, except if this is specifically stated in the General Terms and Conditions



Where am I covered?

- ✓ The insurance applies to policyholders who are registered in a Belgian municipality and offers cover anywhere in the world.



What are my obligations?

- You must provide us with the correct information and circumstances when entering into the insurance contract. Your details will be included in full in the policy. Your information determines the acceptance, premium and scope of the insurance.
- You must notify us of any changes which occur during the course of the insurance contract and which have an impact on elements and statements stated in the policy.
- You must report a claim to us as soon as possible and at the latest within 8 days from the time you become aware of it. In the event of a claim, you must take all measures necessary to limit the extent of the damage.
- In cases where your liability is invoked, you must in any event refrain from any acknowledgement of liability, any waiver of recourse, any settlement, determination of damages, payment or indemnity undertaking.
- You must pay the premium(s) due to us.



When and how do I pay?

You can pay the premium annually or monthly (without a premium surcharge). You will receive a request to pay from your insurer or the premium will be collected by direct debit.



When does the coverage start and end?

The start date and duration of the insurance will be stated in the policy. The insurance starts and ends at 00:00. The contract lasts 1 year and is tacitly renewed annually.



How do I cancel my contract?

You can cancel in whole or in part your insurance contract (policy) on the main renewal date. You must inform us of this in writing and by registered mail at least 3 months before the main renewal date.

Insurer: NN Non-Life Insurance NV, a Dutch incorporated company, authorised to insure risks in Belgium as an insurance company registered in Belgium with NBB (National Bank of Belgium) under code number 1449.

Registered office: Prinses Beatrixlaan 35, 2595 AK The Hague, Netherlands - Trade Register number 27127537, regulated by the Nederlandsche Bank (Dutch central bank). NN Non-Life Insurance NV is able to act as an insurance intermediary in Belgium on the basis of the free movement of services.