

## Information precontractual annual contracts ING Lion Assistance



### Identity and personal details of the parties concerned

ING Lion Assistance insurance is offered to you by:

#### Insurer:

Inter Partner Assistance SA/NV, insurance company authorised under the code number 0487. Registered office: Avenue Louise 166, PB 1, B-1050 Brussels – Brussels Register of Companies – VAT BE 0415.591.055. Tel. +32 2 550 04 00 – BIC: BBRUBEBB – IBAN: BE66 3630 8057 8243.

#### Insurance agent:

ING Belgium SA/NV, insurance broker registered with the Financial Services and Markets Authority (FSMA) under the code number 12381A. Registered office: Avenue Marnix 24, B - 1000 Brussels – Brussels Register of Companies – VAT BE 0403.200.393. Tel. +32 2 547 21 11 – info@ing.be – www.ing.be – BIC: BBRUBEBB – IBAN: BE45 3109 1560 2789.

### Main characteristics of the product

ING Lion Assistance offers very comprehensive cover for you and/or your family, your home and your pets, in Belgium and abroad, for a total of one year. In addition to the very comprehensive basic cover, you can also take out additional vehicle assistance cover for a maximum of four vehicles.

The cover can be taken out by any private individual, who is at least 18 years old and domiciled or usually resides (i.e. at least 180 days a year) in Belgium.

If you take out the “Vehicle assistance” cover, the vehicle assistance benefits will be valid for all vehicles specified in the agreement, which are not more than 10 years old on the date the cover is taken out. The vehicle assistance benefits remain in place if a vehicle which is already insured becomes older than 10 years.

#### Contract

The General Terms and Conditions and the Special Terms and Conditions collectively make up the ING Lion Assistance contract. The contract commences on the date and at the time indicated in the Special Terms and Conditions. ING Lion Assistance has a term of one year and is tacitly extended each year.

#### Insured Parties

You can choose whether to take out the contract just for yourself or for your family members as well. If you opt for a family policy, the insured parties are the policyholder mentioned in the Special Terms and Conditions, firstly, and the persons living under the same roof as the policyholder, as well as single children in most cases, secondly (see the General Terms and Conditions for more details). Other people may also be insured. In case of a traffic accident, mechanical defect,

theft or car-jacking of the insured vehicle, for instance, the people who are transported free of charge in the insured vehicle and taking part in the trip will also be insured (see the General Terms and Conditions for more details).

All insured parties must be domiciled or usually reside (i.e. at least 180 days a year) in Belgium.

### Cover

ING Lion Assistance provides the following cover or benefits:

- personal assistance;
- travel assistance abroad;
- legal assistance abroad;
- vehicle assistance (optional);
- assistance at home.

The territorial scope of the ING Lion Assistance cover differs according to the benefits:

- personal assistance and travel assistance: insured parties worldwide, except in countries at war;
- vehicle assistance: in Belgium and the other countries and islands of geographical Europe<sup>1</sup> (see the General Terms and Conditions for more details);
- assistance at home: the domicile of the policyholder and the second residence in Belgium of the policyholder or one of the other insured parties.

A full description of the cover is available in the General Terms and Conditions.

### Reporting damage or requesting assistance after an incident

In this case, you should call ING Assist'Line:

- the number in Belgium is 02 550 06 00;
- the number abroad is +32 2 550 06 00.

ING Assist'Line is available 24 hours a day, 7 days a week.

## Price of the service

The rate is calculated on the basis of your individual situation and the chosen types of cover. The rate is fixed and includes taxes and costs.

The following options are available for payment of the first premium:

- insurance taken out via [www.ing.be](http://www.ing.be): credit card, Bancontact/Mister Cash Online or ING Home'Pay;
- insurance taken out via Home'Bank: credit card or ING Home'Pay;
- insurance taken out via your ING branch or the ING Contact Centre: direct debit from an ING current account.

## Procedure for taking out insurance

1. You choose how to take out an ING Lion Assistance policy: via [www.ing.be](http://www.ing.be), ING Home'Bank, the ING Contact Centre or in an ING branch.
2. You provide the information required to calculate the premium. This includes details of the policyholder, as well as any vehicle or vehicles to be insured and the persons whom you wish to insure (policy for "single person" or "family").
3. The premium is based on the rates which apply on the date of the offer.
4. If you accept our offer, complete the information needed to compile the policy.
5. Before finally confirming that you wish to take out the insurance, you will always receive a full overview of your details and our offer, so that you can check it again and decide whether this insurance meets your needs.
6. If you take out ING Lion Assistance, you declare that you have received, read and accepted this product info sheet as well as the General Terms and Conditions. The General Terms and Conditions can be consulted at [www.ing.be](http://www.ing.be) and at any ING branch. After taking out the insurance, you will also receive a copy together with the Special Terms and Conditions.
7. You immediately know in all cases whether your insurance application has been accepted.
8. In case of acceptance, you will receive by e-mail a copy of this product info sheet with the pre-contractual information as well as the ING Lion Assistance Special and General Terms and Conditions. If you take out ING Lion Assistance at your ING branch, you will also receive a paper copy.

All documents concerning the creation and progress of your ING Lion Assistance policy will be electronically filed for a period of at least 5 years following the end of the contract. During this period, you can retrieve the details from ING Belgium SA/NV by sending a letter to its registered office at the address stated under 'Identity and Personal Details of the Parties Concerned'.

## Management of your contract

You can adapt your policy via the specific templates that can be found on [www.ing.be](http://www.ing.be). You can also go to your ING branch. The contract can be adjusted free of charge and you will always receive confirmation of the changes by post.

<sup>1</sup> In case of an extended stay abroad, you can only make use of the guaranteed benefits during the first 90 consecutive days.



## Information about your contract

More information about your contract can always be obtained:

- online via Home'Bank (the policy details are available at all times);
- by calling the ING Contact Center on +32 2 464 60 04 (weekdays from 8 a.m. to 10 p.m. and Saturdays from 9 a.m. to 5 p.m.);
- at any ING branch.

## Right of cancellation

If you take out the policy via [www.ing.be](http://www.ing.be), Home'Bank or the ING Contact Center, you are entitled to inform Inter Partner Assistance SA/NV that you are cancelling the ING Lion Assistance agreement, without payment of any penalty or providing reasons, within 14 calendar days. Such period starts from the day on which you receive the contract. The policyholder may exercise this right by sending a registered letter to: ING Lion Assistance, Cours Saint-Michel 70, B-1040 Brussels.

Cancellation by the policyholder becomes effective as soon as it is communicated. If you cancel the agreement after it has already come into effect, you will be obliged to pay the premiums for the period that cover was provided. Such amounts are then payment for the services that have already been provided by the insurance company.

If you exercise the right of cancellation, the insurer must repay all premiums and other amounts which it has received from you in connection with ING Lion Assistance within no more than 30 calendar days, subject to the deduction of the aforementioned fee for the services which have already been provided. This period starts on the day that the insurer receives notice of cancellation by registered letter.

The insurer also has a right of cancellation. Cancellation by the insurer will only become effective eight days after it is communicated.

## Right of termination

After the 14-day cancellation period, you may terminate the contract on the next main renewal date, without any justification, with due observance of the statutory three-month notice period.

This right of termination is exercised by sending a registered letter no later than three months before the annual expiry date to: ING Lion Assistance, Cours Saint-Michel 70, B-1040 Brussels.

The full terms and conditions for terminating the contract are stipulated by law and laid down in the

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“Legal Framework” chapter of the ING Lion Assistance General Terms and Conditions.

## Complaints and disputes

Complaints regarding the “ING Lion Assistance” agreement can be made in writing to the following address:

- either ING Customer Service, Cours Saint-Michel 60, B-1040 Brussels (mediationservice-reclamations@ing.be - Tel. +32 2 547 61 01 - Fax +32 2 547 83 20);
- or the Insurance Ombudsman, Square de Meeûs 35, B-1000 Brussels ([www.ombudsman.as](http://www.ombudsman.as) - info@ombudsman.as - Tel. +32 2 547 58 71 - Fax +32 2 547 59 75).

This does not preclude you from taking legal action.

## Languages used in dealings between you and ING

This product info sheet and the ING Lion Assistance General and Special Terms and Conditions are available in four languages: Dutch, French, German and English. You can also read this product info sheet as well as the General Terms and Conditions on [www.ing.be](http://www.ing.be) in Dutch, French and English. Once the policy has taken been out, written communication will occur in either Dutch or French, at the customer's discretion. However, translation into German or English is available on request. You can also go to the branch to receive a copy in the local language (Dutch, French or German) of the region in which the branch is situated. In most ING branches, and especially at the ING Contact Center (+32 2 464 60 04) or through [info@ing.be](mailto:info@ing.be), you will also be assisted in English.

## Applicable law and jurisdiction

Belgian law applies to every dispute in relation to dealings between you and ING concerning the conclusion, application, interpretation or performance of the ING Lion Assistance agreement. In particular:

- the law of 6 April 2010 on market practices and consumer protection;
- the law of 27 March 1995 on brokering and distribution of insurance;
- the Royal Decree of 22 February 1991 relating to general rules on the supervision of insurance companies;
- the law of 25 June 1992 on terrestrial insurance agreements;
- the law of 11 March 2003 on specific legal aspects of information company services.

This is subject to cases where legal or statutory provisions of a mandatory nature or relating to public order refer to the applicable legislation, or unless stipulated otherwise in Articles 28<sup>ter</sup> to 28<sup>decies</sup> inclusive of the law of 9 July 1975 concerning the supervision of insurance companies.

The Belgian courts within whose jurisdiction the policyholder's place of residence lies have jurisdiction over any disputes which may arise in relation to the insurance contract, unless otherwise provided in Articles 4, 5, 8 to 14 of Council Regulation (EC) n° 44/2001 of 22 December 2000 on jurisdiction and the recognition and enforcement of judgments in civil and commercial matters.

## Code of conduct and competent authorities

As an insurance broker, ING Belgium SA/NV is supervised by the Financial Services and Markets Authority (Rue du Congrès 12-14, B-1000 Brussels, Tel. +32 2 220 52 11 - Fax +32 2 220 52 75), available on [www.fsma.be](http://www.fsma.be).

ING Belgium SA/NV has signed the following codes of conduct:

- code of conduct of the Belgian Bankers' Association (ABB/BVB) available on [www.febelfin.be](http://www.febelfin.be);
- rules of conduct for insurance brokers of the Professional Association of Insurance Enterprises available on [www.assuralia.be](http://www.assuralia.be);
- rules of conduct concerning electronic trading of the Federation of Belgian Enterprises available on [www.vbo.be](http://www.vbo.be).

The information, offers and rates mentioned on the website are only valid on the date they are provided, unless another date is specifically mentioned.

