



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

Cover

ING Lion Assistance is a very comprehensive assistance contract and offers the following cover or benefits:

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

If you opt for assistance in Europe, you can take out additional vehicle assistance cover for a maximum of four vehicles in addition to the comprehensive basic cover. If you have taken 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 that is already insured becomes older than 10 years.

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.

Insured Parties

You can choose whether to take out the contract just for yourself or if you also wish to insure other people.

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

Contract

The General Terms and Conditions and the Special Terms and Conditions collectively make up the ING Lion Assistance contract. The commencement date (and time) and end date of the contract are stipulated in the Special Terms and Conditions. The minimum term is 3 days, the maximum term is 28 days.

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

- *personal assistance and travel assistance:* depending on your choice: the insured parties in Belgium and the other countries and islands of geographical Europe OR worldwide, except in countries at war;
- *vehicle assistance:* in Belgium and the other countries and islands of geographical Europe (see the General Terms and Conditions for more details);
- *assistance at home:* the domicile 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: 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 in 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 your ING Lion Assistance policy: via www.ing.be, ING Home'Bank, the ING Contact Center or in an ING branch.
2. You provide the information required to calculate the premium. This includes the details of the policyholder, the term of the insurance and any vehicle(s) to be insured, as well as the people whom you wish to insure.
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 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 an ING Lion Assistance policy 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'.

INFORMATION ABOUT YOUR CONTRACT

More information about your contract can always be obtained:

- online via Home'Bank (the policy details can be consulted 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 AND TERMINATION

The right of cancellation does not apply in view of the term of the contract. We refer to the General Terms and Conditions for all possibilities concerning termination of temporary ING Lion Assistance contracts.

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-klachten@ing.be - Tel. +32 2 547 61 04 - Fax +32 2 547 83 20);
- or the Insurance Ombudsman, Square de Meeûs 35, B-1000 Brussels (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 in Dutch, French and English. Once the policy has been taken 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, 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 28ter to 28decies 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.

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;
- rules of conduct for insurance brokers of the Professional Association of Insurance Enterprises available on www.assuralia.be;
- rules of conduct concerning electronic trading of the Federation of Belgian Enterprises available on 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.

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