



The right cover for your individual circumstances

It is not always easy to decide which options you need to insure your vehicle and yourself properly.

This guide can help you: you can use it to check at any time whether your policy provides you with the necessary cover. Each option is followed by a brief comment and some examples.

Civil Liability

If you cause damage to a third party (damage to vehicles or property, physical injury) with your car and you are at fault, you will have to bear the costs. With the Civil Liability insurance you will not pay anything. The Civil Liability insurance is a legal obligation. Therefore it represents the basis of all car insurance.

You fail to give way to the car on your right and collide with another vehicle. In addition one of your passengers is injured. ING will pay the costs to repair the other vehicle as well as the hospital fees of the injured passenger.

Service in the event of a claim

This service is **always** included in ING Car Insurance, even if you are only insured for Civil Liability and Legal Aid. In the event of an accident in Belgium, you can rely on the help of ING Assist'Line, 24 hours a day. ING's five commitments are listed on the cover of the accident report form. As the following example shows, our commitments will free you from paperwork hassles.

On the way home you are involved in an accident where you are in the right. You call ING Assist'Line. Our agent will organise the towing of your car and recommend an ING-approved garage. That suits you and you ask for a replacement vehicle at the accident site. The garage notifies you when your car is repaired, you return the replacement vehicle and collect your own car. And the bill: ING will pay the garage bill straightaway.

Legal Aid*

You are the victim of a car accident, but the opposing party disputes their liability: that is when the Legal Aid cover comes into play. It covers all the expenses (lawyer, assessor, court fees) ensuing from the **defence of your interests**. To put a finer point on it: if you do not have this cover, you must take care of all the administrative red-tape (letters, final demands, etc.) by yourself, even if you are in the right and if the other party does not pay up!

The Legal Aid cover is a must for anyone who wants to be properly



insured. Moreover, it is also useful when legal proceedings are instituted against you for traffic offences and in the event of a dispute with the garage owner regarding the repairs.

You are involved in an accident in which the opposing party is clearly at fault. But the opposing party disputes their liability. ING will defend your interests and pay the fees if your case goes to court. You are free to choose a lawyer for your defence.

Limited Comprehensive option

The Limited Comprehensive option consists of the five types of cover described below. You will immediately realise that they are essential for **any car less than six years old**.

Theft

Your car is covered for both theft and any damage caused by attempted theft. In the event your car is stolen, we will provide you with a replacement vehicle until you are reimbursed or until you recover the stolen car (maximum 30 days).

A car-jacking at traffic lights... and you find yourself without a car. Simply call ING Assist'Line and our staff will immediately arrange a replacement vehicle for you. What if your vehicle has not been found after 15 days? In that case ING will refund you straightaway.

Glass breakage

This option covers the damage caused to the front or back windscreen, side windows, glass sunroofs and panoramic windows.

Gravel chips your windscreen. You can go straight to CARGLASS to have it repaired. ING will pay the bill immediately and you will not have to pay anything at all.

Fire

In the event of damage caused by fire, an explosion, short-circuit or lightning, ING covers the damage caused and the cost of putting out the fire and removing the vehicle.

Your engine catches fire due to a short circuit in the electrical system and your car is completely gutted. ING will refund you.

Natural disasters

Your car can be damaged by a natural phenomenon: hail, storms or hurricanes, high tides or flooding, falling stones or rocks, landslides or earthquakes, avalanches.

You are on holiday in France and the region is hit by a hail-storm. The roof of your car is damaged. ING will refund the costs of the repairs.

Damage caused by animals

Although it is not frequent cars are sometimes damaged following a collision with an animal. If you report the incident to the police within

24 hours, your Limited Comprehensive insurance will also cover your claim.

You are in the Ardennes and your car is hit by a pheasant. You inform the police of the incident. ING will refund the costs of the repairs.

Comprehensive option

The Comprehensive cover refunds damage to your vehicle (including vandalism) for which you are personally responsible. In addition, this option includes all the cover of the Limited Comprehensive option. What if you buy a **new car or a car less than three years old**? In that case we strongly recommend the Comprehensive option.

Someone dents your car in a car park while you are shopping. There are no witnesses and the driver left no name or address. ING will cover the cost of repairs – possibly after deducting the excess – even if the person responsible cannot be identified. You bump into a wall when parking your car in the garage. Result: the right side of your car is damaged. ING pays for the damage to your car, minus the excess.

Driver insurance*

Let us suppose: you are behind the wheel of your car, you cause an accident and injure yourself. The Civil Liability cover pays the opposing party, the Comprehensive cover comes into effect for the damage to your own car, but who pays for your medical expenses or the loss of income if you are unable to work? This is what the Driver's option covers. This option offers **you and your family peace of mind**.

*You lose control of your car and suffer serious injury. The consequences are serious: two weeks in hospital, followed by four months disability and convalescence. Despite the refund from your medical insurance, the bills pile up and after 1 month you have to make do with a disability allowance...
The Driver's insurance is not a luxury: the remaining medical expenses are paid and your actual loss of income is compensated.*

Premium protection following a claim*

Usually when you are responsible for an accident or damage your own vehicle the amount of the premium to pay the following year increases. With this supplementary cover, drivers who drive for at least five years without making a claim in the wrong or for own damage will not see the premiums rise after their first accident in the wrong.

Breakdown and foreign assistance*

In its basic formula and for each insured, ING Car Insurance includes extensive assistance following an accident in Belgium. However, if you also want to receive help following **an accident with your car abroad** or if **your car breaks down in Belgium or abroad**, this is an essential option. If your car cannot be mended on the spot, you will receive a replacement vehicle for the normal time it takes to make the repairs. In some cases, that period can last up to 30 days, with unlimited kilometres. Therefore this option offers you **certainty in all driving circumstances**.

You are about to leave for work but your ignition breaks down and needs to be repaired. You call ING Assist'Line and you will receive on-the-spot assistance. Your car will be towed to the garage of your choice. It will take two days to repair your car and therefore you will be provided with a replacement vehicle. Problem solved...

Trailers*

Do you regularly tow a trailer or a caravan with your vehicle?

All unregistered trailers of less than 750 kg are automatically covered by the Civil Liability and Legal Aid options. If the MAM (maximum authorised mass) of a trailer is more than 750 kg, then it must be insured separately and have its own license plate. By choosing this option, your trailer will also be insured immediately.

* These options can be automatically added to your policy, in the manner of your choosing: via Home'Bank, by calling the ING Car team on 02 464 60 04 or by going to an ING branch. You will find more details about these options in the ING Car Insurance general terms and conditions.

