

ING Home Insurance

Information, exclusions and limitations

What is ING Home Insurance for owners?

ING Home Insurance is a non-life insurance (fire and personal liability insurance) that is subject to Belgian law and has been developed by NN Non-Life Insurance SA/nv.

It covers the repair or renovation of your property and/or contents as a result of for example fire, storm damage, water damage, lightning strike, explosion, broken glass, short circuit and smoke or soot damage.

Imagine: your deep-fryer catches fire; an uprooted tree destroys your roof; a burst pipe floods your cellar with water. When it comes to your property and possessions, you do not want to take any chances. That is why you can trust ING Home Insurance: a comprehensive home insurance policy that includes fire insurance, on-site assistance and legal assistance for your property.

The main exclusions and limitations of this insurance

- The Theft insurance only applies if your home is occupied on a regular basis.
- The Theft insurance only applies if all exterior doors are locked and all windows (including skylights and tilt windows) are closed whenever you leave your home.
- In some cases, the Theft insurance can only be taken out if the home is fitted with an approved alarm system. If that is the case, the system must be activated every time you leave home to be able to make a claim against the insurance in the event of theft.
- In the case of material damages less than 10,000 euros, an excess of 250 euros applies. This excess is deducted from your claim.
- Caravans or houseboats cannot be insured with ING Home Insurance.
- We cannot insure properties where the roof of the main building consists of more than 25% thatch.
- Homes in which professional activities are carried out cannot be insured with ING Home Insurance. There are some exceptions, however, which are covered by the General terms and conditions.
- Personal liability insurance reimburses the cost of material damage and/or personal injury which you, members of your household or pets accidentally cause to others and for which you are legally liable.
- The Legal assistance component of this personal liability insurance reimburses you the cost of legal assistance if, e.g., someone damages your bike and refuses to pay for the repairs.
- ING Family Insurance does not cover your contractual liability. The personal liability insurance does not, e.g., cover damages to equipment which you rent or borrow from a friend.
- For material damages caused by an insured party, an excess of 250 euros is payable if the damage is less than 10,000 euros. This 250 euros is deducted from your claim.
- The Legal assistance insurance does not cover legal costs in the event the disputed damages are less than 200 euros

You can find a complete description of the insurance policies, exclusions and limitations in the [General terms and conditions of ING home Insurance \(PDF\)](#) and the [Information sheet of ING home Insurance \(PDF\)](#). These documents are available on ing.be and in all ING branches. Be sure to read them before signing your insurance policy.

Other information

About the duration of your contract

Your ING Family Insurance policy insures you for 1 year. Your policy is automatically renewed at maturity for an additional period of 1 year unless you provide notice of termination at least 3 months prior to the end date.

About our insurance and conflict of interest policy

You can find general information about ING Belgium S.A./nv's and the Dutch insurer NN Non-Life Insurance nv's insurance offer and conflict of interest policy via ing.be.

Not 100% satisfied?

- Feel free to contact ING Complaint Management, Cour Saint-Michel/Sint-Michielswarande 60, 1040 Brussels, call +32 2 547 61 04 or send an e-mail to plaintes@ing.be.
- Have you already been in touch with ING? You can also contact the Insurance Ombudsman: de Meeûssquare 35, 1000 Brussels, call +32 2 547 58 71 or send an e-mail to info@ombudsman.as.