

# General Information

## ING Family Insurance

### On this information sheet

This information sheet is part of the pre-contractual information of this product. It informs you about the product. It is in agreement with the legal requirements.

### Key features of the product

The ING Family Insurance is a comprehensive liability insurance for your family in the context of the private live, in which legal aid is also insured.

#### Who can take out this insurance contract?

The ING Family Insurance is intended for persons who have reached the age of 18 years and whose main place of residence must be located in Belgium.

#### Who are the insured?

The insured are you (the policyholder) and the people who live with you.

For the family insurance with legal assistance are also insured:

- the people who live with you, even if they are staying elsewhere temporarily for any reason;
- your minor children or those minor children belonging to your cohabitating partner or spouse who do not live with you;
- your adult children or those adult children belonging to your cohabitating partner or spouse who do not live with you if they are still economically dependent on you (the policyholder) or your cohabitating partner

#### The Insurance contract

Your insurance contract is made up of 2 parts:

1. The general conditions. These explain the losses we will cover, the exclusions and the obligations on both sides.
2. The policy. You receive this document when you take out, change or renew your insurance contract for another year. It includes the special conditions that apply specifically to you. Conditions in the policy take precedence over the general conditions.

The insurance contract has a contractual period of one year. If either you or we do not cancel the contract, it is extended automatically each year. You can therefore be sure that the insurance will not be stopped unless we have informed you about this.

#### The insurance

The ING Family Insurance includes a family insurance with legal assistance.

It covers damage caused by the insured person to other people in private life and any costs for legal assistance that you might need during a dispute. Professional damages are always excluded.

You determine the start date of each insurance. This can, at the earliest, be the day after you requested the insurance.

You will find a complete description of the insurance, the limitations and exclusions, in the general conditions. Good to know is that:

- The family insurance pays out the costs for any material damage and physical injury accidentally caused by you (including family members and pets) and persons for which you are liable.
- The legal protection insurance pays out the costs for any legal assistance e.g. if somebody has damaged your bicycle and does not want to pay for the repairs.
- Your contractual liability is not insured. For example, the family insurance does not cover damage to items you have rented from a rental company or have borrowed from a friend.
- An excess applies to any material damage caused by an insured.
- You are not insured by the legal protection insurance in the case of a dispute where your loss is lower than 200 euros.

#### What determines if we can accept you for this insurance, if you can remain insured, what the insurance covers and what you pay for it?

The following characteristics determine the acceptance **(A)** of the family insurance with legal aid, the extent **(E)** of the insurance and the price **(P)** you pay for it. Not all the characteristics mentioned below might be applicable to your request. We only ask you for the characteristics which are relevant for your situation.

Characteristics	A	P	E
<b>Family insurance with legal assistance</b>			
Have you (and/or one of your household members) been refused or had cancelled a fire, family or car insurance by an insurance company in the last 5 years?	X		
Have you (and/or one of your household members) suffered or caused damage in the last 5 years?	X		
How many times have you (and/or one of your household members) suffered or caused damage after the insurance was taken out?	X	X	X
Specific measures to be taken.	X	X	X

The characteristics are:

- whether an insurance company refused or cancelled a fire, family or car insurance in the last 5 years; this provides us with information enabling us to accurately assess the risk;
- how many times you and your housemates caused damage in the last 5 years; it provides us with information enabling us to accurately assess the risk;
- how many times damage was caused or suffered after you took out your insurance; it provides us with information enabling us to accurately assess the risk and possibly affects the continuation of the insurance, the applicable terms and conditions and the premium you pay;
- specific measures we propose if your insurance is changed.

This information is important when entering into the insurance, but also during its contract period.

In the offered premium simulation the costs and taxes will be included. In the policy these will be shown separately.

You can pay your family insurance yearly by bank transfer or automatic direct debit. If you choose direct debit? Then you can pay per month without additional fees.

## Subscription procedure

1. You choose the channel through which you take out your ING Family Insurance: [www.ing.be](http://www.ing.be), Home'Bank or an ING branch. If you need assistance, please call us at + 32 2 464 60 04. Our staff is available from Monday to Friday from 8 to 10 pm and on Saturdays from 9 to 5 pm.
2. You enter the required information to obtain a premium indication. This is data about the policyholder and the other family members and the desired coverages.
3. The premium indication is based on the rates in effect on the day they are offered.
4. If you accept our offer, you must enter the data necessary for the assessment of the application by the insurer and the creation of the policy.
5. Before you finalize your application, you will always receive a full overview of the details you entered and our offer, to check everything.

6. If you take out the ING Family Insurance, you affirm that you have printed the insurance proposal, this information sheet and the general conditions or saved them on a durable electronic data storage device available and accessible to you (for example your hard disk), that you have read, understood and accepted these documents. You also affirm that you have read the description of the policy concerning conflict of interest, including its benefits, from ING Belgium SA/ NV and the Dutch insurer NN Non-Life Insurance NV (public limited company) under Dutch law and of the general information regarding insurances. All of these documents can be consulted at [www.ing.be](http://www.ing.be) and are available at all ING branches. Please read through these documents before taking out a policy.
7. In most cases we will inform you immediately whether your insurance application has been accepted or not. If immediate acceptance is not possible, your application will be examined by us as quickly as possible. If we are unable to accept your application you will be notified in writing.
8. In case of acceptance, you will receive the policy as well as the general terms and conditions of the ING Family Insurance via email or regular mail, depending on your preference.
9. If you have to cancel another insurance to take out an ING Family Insurance, we can, if you wish, help you to cancel the other insurance. In this case, together with the policy you will receive a cancellation letter to be signed and returned to us. We will then handle the cancellation for you.

All documents relating to your ING Family Insurance will be filed for a period of at least 5 years after the end of the contract. During this period you can request this data by calling the number + 32 2 464 60 04.

## To file a claim or ask for help in case of a damage

Call us immediately on the number + 32 2 550 06 00. Our specialized staff members are available 24 hours a day, 7 days a week. They will tell you what to do and solve your urgent problems at once.

Has damage occurred but no urgent help is needed? Then download the claim form at [www.ing.be](http://www.ing.be) and send the filled-out form back to us:

- by email ([myclaim@nn.be](mailto:myclaim@nn.be)) to our desk Damage-Declaration;
- by mail to NN Belgium, Avenue Fonsny 38, B-1060 Brussels, Belgium.

## Contract management

You want to look at your contract? Or change your contract because you are going to move? One phone call to the number +32 2 464 60 04 is sufficient. Our staff are available Monday through Friday from 8 am to 6 pm. If you have access to ING Home'Bank, you can also submit your changes using the forms available on that platform.

You will receive a new policy if we accept the amendment you have submitted. There will be no need for you to pay any (administration) fees for this. However, we will settle, together with you, any amounts you may have overpaid or underpaid in terms of premiums. And we will confirm this to you by email or regular mail.

## Your right to cancel

You have the right to cancel your ING Family Insurance, without incurring any penalty and without having to give reason, within 14 calendar days. This period starts the day on which you receive the contract or that you have purchased the insurance. You can exercise this right without having to explain your decision by sending a letter to: NN Belgium, Avenue Fonsny 38, B-1060 Brussels, Belgium.

The cancellation enters into force directly at the time of its notification. If the insurance contract had already begun, you have the obligation to pay premiums for the period during which the risk cover was granted.

After this period of cancellation of 14 calendar days, you can - without justification of your decision - cancel the contract at the next main renewal date, taking into account the legal cancellation period of 3 months.

You can cancel this insurance no later than three months in advance by sending a letter to: NN Belgium, Avenue Fonsny 38, B-1060 Brussels, Belgium.

The conditions for cancelling an insurance contract are legally determined and can be found in the chapter 'General provisions' of the general conditions of the ING Family Insurance.

## Your obligations to communicate the correct data.

The insurance contract is established or amended based on your responses to our questions or on information provided by you. These are fully incorporated into the policy. Your answers determine the assessment of the risk.

If you do not fulfill your obligations, this can result in:

- adjustment of the premium;
- cancellation of the insurance contract;
- voidance of the insurance contract;
- refusal to compensate or application of proportionality between the premium you paid and the premium you would normally have paid.

In that case we will act in accordance with the law.

## Languages used for communication between you and ING

This information sheet as well as the general terms and conditions and the policy of the ING Family Insurance 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 policy via [www.ing.be](http://www.ing.be) in Dutch, French, German and English. After termination of the insurance contract, written communication will be in either Dutch or French, at the customer's discretion. However, a translation into English or German is possible upon request. You can always contact the branch in the language of the region (Dutch, French or German) in which the branch is located.

## Complaints and disputes

You can send your comments, questions and complaints online to the message service on the website [www.ing.be](http://www.ing.be). The policyholder can contact any ING branch for that purpose.

Complaints relating to the ING Family Insurance agreement can also be sent in writing to the following address:

- Complaint Management, Cours Saint-Michel 60, B-1040 Brussels ([reclamations@ing.be](mailto:reclamations@ing.be) - Phone + 32 2 547 61 01 - Fax + 32 2 547 83 20);
- The Ombudsman des Assurances, square de Meeûs 35, B-1000 Brussels ([www.ombudsman.as](http://www.ombudsman.as) - [info@ombudsman.as](mailto:info@ombudsman.as) - Phone + 32 2 547 58 71 - Fax +32 2 547 59 75).

Sending in a complaint does not exclude the policyholder from taking legal action.

## Applicable law and competent courts

On any dispute between you and ING with regard to the application, interpretation or implementation of the ING Family Insurance contract, Belgian law shall apply, subject to cases where reference is made to the applicable law, by legal or regulatory provisions that are mandatory or of public order.

The Belgian courts of the legal district where the policyholder has his/her domicile are competent to hear any dispute which may arise in relation to the insurance contract, unless stipulated otherwise in Articles 4, 5, 8 to 14 of the European Council regulation n° 44/2001 of 22 December 2000 on the jurisdiction, recognition and enforcement of judgements in civil and commercial matters.

## Code of conduct and competent bodies

As an insurance broker, ING Belgium SA/NV is supervised by the FSMA – rue du Congrès 12-14, B-1000 Brussels – Phone + 32 2 220 52 11 – Fax + 32 2 220 52 75), available at [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' and Stockbroking Firms' Association (ABB-BVB), available at [www.febelfin.be](http://www.febelfin.be);
- Code of Conduct of the insurance agent of the Belgian Insurance Association, available at [www.assuralia.be](http://www.assuralia.be);
- Code of Conduct relating to electronic trading of the Federation of Enterprises in Belgium, available at [www.vbo.be](http://www.vbo.be).

The information, offers and premiums indicated on the website are only valid on the date on which they are provided, unless another date is mentioned explicitly.

## **Identity and particulars of the relevant parties**

### **Insurance intermediary**

ING Belgium SA/NV, an insurance broker, registered with the FSMA under the code number 12381A.

Registered office: Avenue Marnix 24, B-1000 Brussels, Belgium - Brussels RPM/RPR - VAT BE 0403.200.393 - www.ing.be - BIC: BBRUBEBB - IBAN: BE45 3109 1560 2789.

### **Insurer**

NN Non-Life Insurance NV, a Dutch incorporated company, authorised to insure risks in Belgium as an insurance company registered under the code number 1449.

Registered office: Prinses Beatrixlaan 35, 2595 AK The Hague, Netherlands - Trade register number 27127537, supervised by Nederlandsche Bank.

### **Representative in Belgium**

NN Insurance Services Belgium SA/NV, competent in particular to settle claims for NN Non-Life Insurance NV in Belgium, insurance agent registered with the FSMA under the code number 103019A.

Registered office: Avenue Fonsny 38, B-1060 Brussels, Belgium - Brussels RPM/RPR - VAT BE 0890.270.750