

# General Information

## ING Home & 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 Home & Family Insurance is a comprehensive insurance for your home, its contents and your family.

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

The ING Home & Family Insurance is intended for persons who have reached the age of 18 years.

The Home insurance is applicable for homes, property or rental, located in Belgium and which are used for private housing, in which possibly a liberal profession (except for pharmacist) or a purely administrative professional is carried out. For more information on insurable professional activities, see [www.ing.be](http://www.ing.be) (in the "Frequently asked questions" section for this product).

For the family insurance your 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 amongst others 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. In this way you can be sure that the insurance cover is not stopped without notice.

#### The insurances

The ING Home & Family Insurance can hold the insurance for the building, the tenant's liability, the content (possibly with theft) and the family insurance with legal assistance.

The building, the tenants liability and contents insurances cover among others, damage caused by fire, smoke and soot, lightning, effects of electricity, broken glass, storm or hail, fractured or cracked pipes, the infiltration of water, fuel oil, natural disasters and terrorism. Even damage to your vehicle at rest is covered in some cases. We also provide assistance after a damage.

The optional insurance for Theft covers your contents against theft as well as damage caused during a break-in or theft.

The Family insurance with legal assistance 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. Damages caused by professional activities are excluded.

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

A complete description of the coverage, restrictions and exclusions, can be found in the General Terms and conditions and in the policy. Good to know is that:

- The Theft insurance only applies if your home is regularly occupied.
- The Theft insurance only applies if all exterior doors are locked and all windows (including skylights and tilt windows) are closed in your absence.
- The theft insurance covers up to EUR 500 of contents in a locked locker at a sports location in Belgium.

- In certain cases, the Theft coverage can only be taken out if the home is fitted with an alarm system certified by INCERT. If that is the case, the system must be enabled each time you are absent to be able to issue a claim against the insurance in case of theft.
- An excess applies to material damage under € 10,000.
- Caravans and houseboats are not insured (as homes).
- We insure properties of which the roof of the main building consists of more than 25% thatch for a higher premium.
- Homes in which a professional activity is exercised are not insured, subject to exceptions as listed in the General Terms and conditions.
- If you let your home for temporary accommodation, such as through Airbnb, it is conditionally insured.
- 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.
- Your legal assistance cover does not cover you in a dispute in which your losses do not exceed EUR 200.

**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 insurance of your home and its contents (possibly with theft), 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>The Home Insurance</b>			
The address of the insured property.		X	X
You are owner or tenant.		X	X
It is a house or an apartment (or apartment building).	X		X
Main residence, rented out, second residence or vacant.		X	X
Detached, semi-detached or terraced housing.		X	X
Does the main building have a thatched roof?		X	
Is the home in the structural phase and not yet windtight?		X	X
In what year was the property built?		X	
What is the surface area of the property?	X	X	
How many rooms are there in the property?	X		

What is the rebuild cost of the home?		X	
Does the property have a timber frame?		X	
Is the building fully or partially listed?		X	
Is there an indoor or outdoor swimming pool?		X	
Is there a passenger lift in the residence?		X	
Is the property regularly occupied?	X		
Are there cylinder locks on the exterior doors of the building?	X		
Is there an INCERT alarm in the residence?	X		
Professional activity is performed in the building in addition to private occupancy.	X		
The (insured) value of the contents.		X	X
The owner waives recourse against the tenant.		X	X
The residence is located in an area indicated as being at increased risk of natural disasters.		X	X
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		
How many times have you (and/or one of your household members) suffered or caused damage in the last 5 years?	X		
How many times has there been any damage caused by flooding of the property in the last 5 years?		X	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

**Family insurance with legal assistance**

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:

- the address of the insured home; the location of a home gives an indication of the risk of damage or break-in;
- whether you are the owner or tenant; owners are paid out as new-build value and tenants the real value;
- whether you live in a house, an apartment (or apartmentbuilding); apartment buildings are only accepted if they only have one single owner. Contents cannot be insured under the insurance cover for an

apartment building. Individual apartments cannot be insured by owners, but they can be by tenants.

- whether it is your principal residence, it is rented out by you as an owner, or it is used by you as a second home (and rented out to others occasionally) or whether the building is meant to be a residential building, but it is temporarily empty or being renovated;
- whether the building is open, semi-open or closed; this affects the value of the home and has an impact in the case of damage due to theft;
- whether the main building has a thatched roof for more than 25%; if this is the case, then a higher premium is calculated;
- whether the building is in the structural phase and is not yet windtight; we offer a limited cover for these homes during the structural phase, which results in a lower premium calculation;
- the year your home was built; recent buildings are less susceptible to damage;
- the surface of your main building, the attics, the cellars and outbuildings (and sometimes also of your garages located elsewhere in Belgium); these partly determine the new-build value for owners or the actual value for tenants; furthermore, very large properties will not always be accepted;
- the number of rooms in your home; this partly determines the amount of your premium; tenant.
- the rebuild cost of the home; This cover may be taken out for homes with a very high rebuild value, with this factor being assessed on an individual basis;
- if the dwelling is timber framed; the damage to these buildings can sometimes exceed that of normal dwellings (e.g. in the case of fire);
- whether the building is fully or partially classified; classified buildings often have a different value from traditional buildings;
- whether you have an indoor or outdoor swimming pool; having an indoor or outdoor swimming pool partly determines the new value for owners or the actual value for tenants;
- if there is a passenger lift present; this partly determines the new value for owners or the actual value for tenants;
- whether the building is uninhabited for longer than 60 consecutive nights; a regularly occupied building gives less cause for burglary;
- whether the exterior doors of the building are equipped with cylinder locks; a well-secured building gives less cause for burglary;
- if there is an alarm system certified by INCERT and, if so, how it satisfies which requirements; a well-secured building deters thieves;
- if the building is also used for professional activities in addition to private habitation; we insure independent Liberal professions (except pharmacists) or purely administrative activities. You can find more information about this on [www.ing.be](http://www.ing.be) in the "Frequently asked questions" section for this product.
- the value for which you insure the contents; the higher the insured value, the higher the premium you pay; the insured contents also determines the maximum compensation in the case of damage.
- if there is renouncement of recovery from the owner to the tenant; if this is not the case, we can recover damage from the tenant, which means that you will pay a lower premium.

- whether the insured property is located in an area which is classified as having an aggravated risk of natural disasters; this is an indication of the risk of damage.
- 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 damages you, or the people you live with, suffered or were caused by you or them in the last 5 years; this provides us with information enabling us to accurately assess the risk;
- how many times the residence was damaged due to flooding or did flooding cause damage in the last 5 years; this provides us with information enabling us to accurately assess the risk;
- how many damages did you or the people you live with suffer or were caused by you or them after you had this 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 that we propose after inspection of your property or if your insurance is changed.

The following criteria apply to the Family insurance with legal assistance:

- 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 home 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 Home & 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, as well as the property to be ensured 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 Home & 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 Home & Family Insurance via email or regular mail, depending on your preference.
9. If you have to cancel another insurance to take out an ING Home & 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 Home & 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**

Would you like to consult your contract? Or would you like to amend your contract, e.g. because you are moving, adding a veranda, changing the number of rooms in your residence, have you bought a new suite or another household asset, which makes the insured contents capital you selected no longer sufficient, or will you be exercising a new or different professional activity at the insured residence? Just call us on the number +32 2 464 60 04. Our staff are available from Monday to Friday from 8 a.m. to 6 p.m. 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 Home & 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 Home & 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 Home & 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 Home & 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 Home & 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](http://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