

Product info sheet - pre-contractual information

ING Lion Assistance annual contract

Identity and details of the parties involved

ING Lion Assistance insurance is offered to you by:

Insurer: Inter Partner Assistance SA/nv, an insurance company approved under the code number 0487. Registered office: avenue Louise 166, BP 1, B-1050 Brussels RPM/RPR - VAT BE 0415.591.055. Phone 32 2 550 04 00 – BIC: BBRUBEBB – IBAN: BE66 3630 8057 8243.

Insurance agent: ING Belgium SA/nv, an insurance broker, registered with the FSMA under the code number 12381A. Registered office: avenue Marnix 24, B-1000 Brussels – Brussels RPM/RPR – VAT BE 0403.200.393. Phone + 32 2 547 21 11 – info@ing.be – www.ing.be – BIC: BBRUBEBB – IBAN: BE45 3109 1560 2789.

Main features of the product

ING Lion Assistance offers very comprehensive cover for you and/or your family, your home and your pets, in Belgium and abroad, for a whole year. In addition to the very comprehensive basic cover, you can also take out additional vehicle assistance cover for a maximum of four vehicles.

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.

If you take 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 assistance cover remains valid if a vehicle which is already insured becomes 10 years old.

The contract

The general terms and conditions as well as the Special Terms and Conditions jointly constitute the ING Lion Assistance insurance contract. The contract starts on the date and at the time indicated in the Special Terms and Conditions. The ING Lion Assistance contract has a term of one year and is tacitly renewed each year.

The insured

You can choose whether to take out the contract just for yourself or for the members of your family as well. If you opt for a family policy, the insured parties are the policyholder mentioned in the Special Terms and Conditions, firstly, and the persons living under the same roof as the policyholder, as well as single children in most cases, secondly (see the General Terms and Conditions for more details). In addition, other persons can also be insured. In the event of a traffic accident, mechanical breakdown, theft or car-jacking of the insured vehicle, the persons transported free of charge in the insured vehicle and taking part in the trip are also insured (see the General Terms and Conditions for more details).

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

Cover

ING Lion Assistance provides the following cover or services:

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

The territorial scope of the ING Lion Assistance cover varies according to the service:

- personal assistance and travel assistance: the insured worldwide¹, except in countries at war
- vehicle assistance: in Belgium and the other countries and islands of geographical Europe¹ (see the General Terms and Conditions for more details)
- home assistance: the domicile and second residence in Belgium of the policyholder or one of the other insured.

A full description of the cover can be found in the General Terms and Conditions.

Claim notification or post-claim help

In such an event, you must call the ING Assist'Line:

- in Belgium on 02 550 06 00
- abroad, on + +32 2 550 06 00.

The ING Assist'Line is accessible 24 hours a day and 7 days a week.

Service charge

The rate is calculated on the basis of your individual situation and the options chosen. The rate is fixed and includes taxes and costs.

The following options are available to pay for the first premium due:

- 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 Home'Pay
- insurance taken out via your ING or the ING Contact Centre: by direct debit to an ING current account.

Subscription procedure

1. You choose how to take out an ING Lion Assistance policy: via www.ing.be, ING Home'Bank, mobile.ing.be, the ING Contact Centre or at an ING branch. The following procedure is not valid for mobile.ing.be.
2. You provide the information required to calculate the premium. This includes details of the policyholder, as well as any vehicle or vehicles to be insured and the persons whom you wish to insure (policy for "single person" or "family").
3. The premium is based on the rates which apply on the date of the offer.
4. If you accept our offer, you must complete the information needed to compile the policy.

¹ In the case of an extended stay abroad, you can only make use of the benefits provided for the first 90 consecutive days.

5. Before finalising your application, you will always receive a full statement with all the details relating to you, as well as the details of our offer, for you to check everything and to decide whether this insurance meets your needs.
6. When you take out ING Lion Assistance, you will declare to 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. Once you have taken out the insurance, you will receive a copy together with the Special Terms and Conditions.
7. Whatever the case, you will know immediately 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 ING Lion Assistance at your ING branch, you will also receive a paper copy.

All documents relating to the subscription and lifetime of your ING Lion Assistance insurance will be archived for a period of at least 5 years after the end of the contract. During this period you can request this data from ING Belgium SA/nv by sending a letter to its registered office at the address as indicated under "Identity and details of the parties involved".

Contract management

You can adapt your policy by means of the specific templates which can be found on www.ing.be. You can also go to your ING branch. The contract can be amended free of charge and you will always receive confirmation of the amendments by post.

Information about your contract

You can always obtain information about your contract:

- online via Home'Bank (the policy details can always be consulted there)
- by calling the ING Contact Centre on + 32 2 464 60 04 (lines are open weekdays from 8 a.m. to 10 p.m. and on Saturdays from 9 a.m. to 5 p.m.).
- at any ING branch.

Retraction right

If you take out the policy via www.ing.be, Home'Bank or the ING Contact Centre, you are entitled to inform Inter Partner Assistance SA/nv that you are cancelling the ING Lion Assistance contract, without payment of any penalty or providing reasons, within 14 calendar days. This period will start on the day you receive the contract. The policyholder may exercise this right by sending a registered letter to: ING Lion Assistance, Cours Saint-Michel 70, B-1040 Brussels.

Retraction by the policyholder takes effect as soon as it is notified. If you cancel the contract and its execution has already taken effect before your retraction, you are obliged to pay the premiums in proportion to the period during which cover of the risk was provided. Such amounts represent compensation for the services already provided by the insurer.

If you exercise the right of retraction, the insurer will refund all the premiums you paid and all other amounts it received from you in connection with the ING Lion Assistance within 30 calendar days, subject to deduction of the aforementioned payment for services already provided. This period starts on the day the insurer receives notice of retraction by registered letter.

The insurer also has a right of retraction. Retraction on the part of the insurer only takes effect 8 days after its notification.

Termination right

After the 14-day retraction period, you can terminate the contract on the next main renewal date – without justifying your decision – subject to the legal period of notice of three months.

Such right of termination is exercised by sending a registered letter no later than three months before the annual renewal date to: ING Lion Assistance, Cours Saint-Michel 70, B-1040 Brussels.

All the terms and conditions relating to termination of the contract are stipulated by law and laid down in the "Legal Framework" chapter of the ING Lion Assistance General Terms and Conditions.

Complaints and disputes

Any complaint relating to the "ING Lion Assistance" contract can also be sent in writing to the following address:

- either to ING Customer Service, Cours Saint Michel 60, B-1040 Brussels (mediationservice-reclamations@ing.be – Phone + 32 2 547 61 01 – Fax + 32 2 547 83 20)
- or to the Ombudsman des Assurances, square de Meeûs 35, B-1000 Brussels (www.ombudsman.as – info@ombudsman.as – Phone + 32 2 547 58 71 – Fax +32 2 547 59 75).

Such complaint does not exclude the policyholder from taking legal action.

Languages used for your relationship with ING

This product info sheet and the ING Lion Assistance General Terms and Conditions as well as the 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 Terms and Conditions at www.ing.be in Dutch, French and English. After signing the insurance contract, written communication will be in either Dutch or French, at the customer's discretion. However, translation into English or German is possible upon request. You can always go to an ING branch to obtain a copy in the language of the region (Dutch, French or German) in which the relevant branch is located. In most ING branches, and especially at the ING Contact Centre (+32 2 464 60 04) or through info@ing.be, you will also be assisted in English.

Applicable legislation and competent courts

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 contract. In particular:

- The law of 6 April 2010 on trading practices and consumer protection
- The law of 27 March 1995 on insurance and reinsurance broking and distribution of insurance
- The Royal Decree of 22 February 1991 on the general regulations on the supervision of insurance companies
- The law of 25 June 1992 on terrestrial insurance contracts
- The law of 11 March 2003 on the relevant legal aspects of the services of the information company.

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 on 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 judgements in civil and commercial matters.

Code of conduct and competent bodies

As an insurance intermediary, ING Belgium SA/nv is supervised by the Financial Services and Markets Authority (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.

ING Belgium SA/nv has signed the following codes of conduct:

- Code of conduct of the Belgian Banking Association, available at www.febelfin.be
- Insurance agent code of conduct of the professional association of insurance companies, available at www.assuralia.be
- Code of conduct relating to electronic trading of the Association of Belgian Enterprises, available at www.feb.be.

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

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