

# ING DO MORE PACK INSURANCE

Policy number 2.040.194

## GENERAL CONDITIONS

All insurances in this package are underwritten by AIG Europe S.A.. AIG Europe S.A. is an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue John F. Kennedy, L-1855, Luxembourg. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 11, rue Robert Stumper, L-2557 Luxembourg, GD de Luxembourg.

AIG Europe S.A., Belgium branch office is located Pleinlaan 11, 1050 Brussels, Belgium. RPM/RPR Brussels - VAT number: 0692.816.659. AIG Europe S.A. Belgium branch is registered with the National Bank of Belgium (NBB) under the number 3084. The NBB is located at de Berlaimontlaan 14, 1000 Brussels, [www.nbb.be](http://www.nbb.be).

The Insurer has issued a policy of insurance (the "Policy") for the benefit of Account holders.

### GENERAL DEFINITIONS

**Insurer** : AIG Europe SA, Belgium branch

**Policyholder** : ING Belgium NV/SA, Avenue Marnix 24, 1000 Brussels, Belgium registered under company number 0403.200.393.

**Administrator**: QOVER SA/NV – RPM 0650.939.878 – FSMA 0650.939.878. QOVER SA/NV legal and operating offices are located at "Rue du Commerce 31 – 1000 Brussels".

**Account** : Private payment « ING Green Account included in the Do More pack » opened by the Insured Person with the Policyholder in Belgium.

**Account Holder** : Person whose name is expressly stated on the Account.

**Third Party**: Any person other than the Insured Person, his / her wife / husband or legal cohabitant, ascendant or descendant.

### GENERAL PROVISIONS

#### Time Bar

Any claim, based on this contract becomes prescribed 3 years after the event on which it was based.

#### How to contact the Administrator

This policy is managed by the Administrator who will be there to help the Insured Person throughout the lifetime of this policy, answer any questions he might have about this policy and deal with his/her claim.

If the Insured Person has any specific needs that make communication difficult, please tell the Administrator who will be pleased to help.

If he wishes to discuss this policy, or he wishes to make a claim or discuss an ongoing claim, he can contact the Administrator, the contact details are below:

By e-mail GENERAL ENQUIRIES <a href="mailto:ingdomoreinsurances@qover.com">ingdomoreinsurances@qover.com</a>	By telephone GENERAL ENQUIRIES +32 2 588 25 50
For claims Go to <a href="https://ingdomoreinsurances.qover.com">https://ingdomoreinsurances.qover.com</a> and then tap on "Make a Claim"	
Via our website <a href="https://ingdomoreinsurances.qover.com">https://ingdomoreinsurances.qover.com</a>	By post mail Qover SA/NV Rue du Commerce 31, 1000 Brussels – Belgium

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You can find our Privacy and AssurMifid policy on [www.aig.be](http://www.aig.be).

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### Governing law and settlement of complaints and dispute

#### Applicable law

The provisions of the present contract are governed by the Belgian law and among others by the law of 4 April 2014 on insurances and by all its extensions, modifications and executory decisions.

#### Complaints

The Insured Person may send any complaint to the Administrator who can be contacted in writing to

mediation@qover.com

QOVER SA Mediation Department  
Rue du Commerce, 31  
1000 Brussels  
Belgium

Phone: +32 2 588 25 50

The complaint shall be acknowledged within 10 business days of receiving it and an answer provided within one month (unless specific circumstances prevent from doing so, in which case the complainant will be informed).

If the complainant is not satisfied with the response, he or she may then contact the Belgian Ombudsman for insurances at de Meeussquare 35, 1000 Brussels - Telephone 02 547 5871 – [info@ombudsman.as](mailto:info@ombudsman.as) – [www.ombudsman.as](http://www.ombudsman.as).

As AIG Europe S.A. is a Luxembourg based insurance company, complainants who are natural persons acting outside of their professional activity, if they are not satisfied with the response or in the absence of response after 90 days, may also (i) raise the complaint at the level of the head office of the Insurer by writing to AIG Europe SA "Service Reclamations Niveau Direction" 35D Avenue JF Kennedy L- 1855 Luxembourg - Grand Duché de Luxembourg or by email at [aigeuropa.luxcomplaints@aig.com](mailto:aigeuropa.luxcomplaints@aig.com); (ii) access one of the Luxembourg mediator bodies the contact details of which are available on AIG Europe S.A.'s website: [www.aig.lu](http://www.aig.lu) or (iii) lodge a request for an "out of court resolution" process with the Luxembourg Commissariat Aux Assurances (CAA) by writing to CAA, 11 rue Robert Stumper, L-2557 Luxembourg - Grand Duché de Luxembourg or by email at [reclamation@caa.lu](mailto:reclamation@caa.lu) or online through the CAA website: [www.caa.lu](http://www.caa.lu).

All requests to the CAA or any of the Luxembourg mediator bodies must be filed in Luxembourgish, German, French or English.

Following this complaint procedure or making use of one of the options does above not affect the complainant's right to take legal action.

#### Jurisdiction

Any dispute between parties will be subject to the exclusive competence of the Belgian courts.

### Personal Data

#### **🔒 How we use Personal Information**

We are committed to protecting the privacy of customers, claimants and other business contacts.

"**Personal Information**" identifies and relates to you or other individuals (e.g. your partner or other members of your family). If you provide Personal Information about another individual, you must (unless we agree otherwise) inform the individual about the content of this notice and our Privacy Policy and obtain their permission (where possible) to share their Personal Information with us.

**The types of Personal Information we may collect and why** - Depending on our relationship with you, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected

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with your consent where required by applicable law) or (where we require it and are legally permitted to collect it) information about criminal convictions, as well as other Personal Information provided by you or that we obtain in connection with our relationship with you. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Assessments and decisions about the provision and terms of insurance and the settlement of claims
- Assistance and advice on medical and travel matters
- Management of our business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside your country of residence)
- Monitoring and recording of telephone calls for quality, training and security purposes
- Market research and analysis
- (Internal) audit

We will not process personal data for marketing purpose without any valid ground.

**Sensitive Personal Information** – In connection with the provision of insurance and the assessment of a claim, we will collect, use and disclose certain Sensitive Personal Information concerning your health and medical conditions. Where we do this, we will do so with your explicit consent and as otherwise permitted by law.

**Sharing of Personal Information** - For the above purposes, Personal Information may be shared with our group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of our company or transfer of business assets.

**International transfer** - Due to the global nature of our business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in your country of residence). When making these transfers, we will take steps to ensure that your Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in our Privacy Policy (see below).

**Security of Personal Information** – Appropriate technical and physical security measures are used to keep your Personal Information safe and secure. When we provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures.

**Your rights** – You have a number of rights under data protection law in connection with our use of your Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to request that we correct inaccurate data, erase data, or suspend our use of data. These rights may also include a right to transfer your data to another organisation, a right to object to our use of your Personal Information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator in your country. Further information about your rights and how you may exercise them is set out in full in our Privacy Policy (see below).

Privacy Policy - More details about your rights and how we collect, use and disclose your Personal Information can be found in our full Privacy Policy at <http://www.aig.be/privacy> or you may request a copy by writing to: Data Protection Officer, AIG Europe, Pleinlaan 11, 1050 Brussels or by email at: [dataprotectionofficer.be@aig.com](mailto:dataprotectionofficer.be@aig.com).

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## GENERAL CONDITIONS

### Subrogation

By paying the compensation, the Insurer becomes subrogated to the rights and claims of the Insured Person or the beneficiary/beneficiaries in respect of the liable third party/parties for the amount of the compensation.

### Currency used for claims reimbursement

Losses covered in accordance with the policy terms and conditions will be reimbursed to your Account in Euros.

The exchange rate to Euros is determined by the date when the eligible item was originally purchased with your Account.

Repair cost of eligible items covered in accordance with the policy terms and conditions will be reimbursed into your Account in Euros.

The exchange rate to Euros is determined by the date when the repair bill for the eligible item was paid.

### GENERAL EXCLUSIONS

This policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch list as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses.

The Insurer shall not be deemed to provide cover and the insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, Belgium or United States of America.

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### PURCHASE PROTECTION INSURANCE

#### 1. DEFINITIONS

**Accidental Damage:** Any damage to an Insured Item, due to a sudden, unforeseen and external cause independent from the Insured Person's will, resulting in destruction, partial or complete, of the Insured Item.

**Cosmetic Damage:** Superficial damage (such as, but not limited to, scratches) caused to external parts of the Insured Item without harming the proper working or functioning of the Insured Item.

**Deterioration:** Alteration of the Insured Item, due to usage (wear and tear), erosion, corrosion, humidity or the action of heat or cold and/or age such as decolourization.

**Aggravated Theft:** Theft of the Insured Item through Break In or with Assault.

**Break In:** Forcing, damaging or destruction of any kind of locking mechanism.

**Assault:** Any physical threat or physical violence by a Third Party with the purpose of stealing the Insured Item from the Insured Person.

**Jewellery:** Any object consisting in whole or in part of precious metal and/or precious stones or precious pearls. Watches are considered as jewels when they are made of or contain precious metal and / or when their initial purchase price is higher than € 2.500 incl. VAT.

#### 2. INSURED PERSON

Shall be considered Insured Person under this Section, any Account Holder in his/her capacity of a private individual, who is acting exclusively in the context of his/her private life and not in the course of a business or profession.

#### 3. INSURED ITEM

Each movable property with a minimum value of € 50 incl. VAT per item, bought NEW by the Insured Person during the Period of Insurance, and that was completely or partially paid with his Account not using his/her credit card. Are not considered as Insured Item:

- Living animals, plants, food or drinks;
- Medicines and slimming pills;
- New and used motorized vehicles;
- Cash, traveller checks, bonds, stocks, shares and any security or negotiable instrument;
- Transportation tickets;
- Entrance tickets or passes for all kinds of events, such as but not limited to music concerts, festivals, exhibitions, sports events, etc. ;
- Jewellery or gems, artwork, goldsmithery, silverware;
- Items used in professional or industrial context;
- Items purchased for resale;
- Prohibited weapons, weapons on free sale and weapons subject to authorization;
- Counterfeit items.

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### 4. BENEFIT

In case of Accidental Damage to the Insured Item or Aggravated Theft of the Insured Item, the Insured Person will benefit from the cover as described below if the transaction corresponding to this purchase appears on the Account statement.

#### **Aggravated Theft**

In case of Aggravated Theft of the Insured Item, the Insurer will reimburse to the Insured Person the purchase value of the Insured Item.

#### **Accidental Damage**

In case of Accidental Damage to the Insured Item, the Insurer will reimburse to the Insured Person:

- the costs of repairing the damaged Insured Item, including transportation costs of the repairer, given the reparation costs do not exceed the purchase value of the Insured Item, or
- the purchase value of the Insured Item, given the Insured Item is not repairable or the repair costs exceed the purchase value.

#### Duration of coverage

The coverage is acquired to the extent that the Aggravated Theft or Accidental Damage occurs within 90 days from the day of purchase or from the day of delivery of the Insured Item, unless coverage has been terminated in the meantime in accordance with clause 9 below.

#### Partial purchase limitation

When only a part of the purchase price has been paid with the Account, the claim will be indemnified in pro rata proportion to the total price.

#### Pairs and Sets

When the Insured Item is a part of a pair or a set and after the occurrence of damage, it appears that the individual item is irreplaceable or irreparable, the coverage will be applicable to the entire pair or set.

**The indemnity will be limited to the Insured Amount under the clause 5.**

### 5. INSURED AMOUNT

The indemnity will not exceed € 3.000 per claim and per period of 12 consecutive months following the first claim.

### 6. EXCLUSIONS

Are excluded from coverage:

- Damage deliberately caused to the Insured Item by the Insured Person, his/her Spouse, or his/her descendants or ascendants;
- Cosmetic Damage or Deterioration;
- Any hidden defects or defects of fabrication of the Insured Item;
- Damage due to the non-fulfilment of the instructions or recommendations of the manufacturer or distributor concerning the use of the Insured Item;
- Damage caused by nuclear reaction or radiation;
- Damage caused by war, civil commotion, insurrection, rebellion, revolution or terrorism;
- Damage caused to the Insured Item during transportation;
- Damage caused to clothing or material through cleaning or alteration;
- Disappearance or mere loss of the Insured Item;
- Theft other than Aggravated Theft;
- Theft of or damage caused to motorized vehicles, including but not limited to lights, tyres, radio-CD.

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### 7. WHAT TO DO IN CASE OF A CLAIM

In case of Aggravated Theft, a declaration to the local police authority must be made within 24 hours of the occurrence of the Aggravated Theft. A police report must be obtained by the Insured Person.

Proof of the loss:

**In all cases**, the Insured Person has to provide the Administrator with:

- Account statement justifying the payment of the Insured Item with the Account,
- each piece of evidence that can identify the Insured Item as well as the purchase price and date, such as invoice or receipt.

**In case of Aggravated Theft**, the Insured Person further has to send the following documents to the Administrator:

- original police report;
- in case of theft with Assault: any evidence, such as a medical certificate or a written testimony, signed and dated by the witness and with statement of his name, surname, place and date of birth, address and profession;
- in case of theft by Break In: each document proving the forcing, damaging or destruction of the locking mechanism, such as the estimate or invoice of the repair of the lock or locking mechanism or a copy of the declaration to the car insurance or fire or home insurance.

**In case of Accidental Damage**, the Insured Person must also send the following documents to the Administrator:

- the original of the estimate or the invoice of the repair, or
- the certificate of the vendor or repairer, which details the nature of the damage and certifies that the Insured Item is irreparable.

**The Administrator and Insurer reserve their right to request any other document or piece of information necessary to validate the claim and to determine the indemnity.**

**Loss Adjustment and Payment of the Indemnity:** An expert can be sent by the Insurer to examine the circumstances of a claim and to determine the amount of the indemnity.

### 8. TERRITORY

Worldwide.

### 9. PERIOD OF INSURANCE

**Effective Date of the Coverage:** The coverage of this contract shall take effect on the date of activation of the Account or later, depending on conditions of each guarantee; no coverage, however, takes effect before the inception date of this insurance contract/guarantee underwritten between the Policyholder and the Insurer. Items purchased before the date of activation of the Account or before the inception date of the insurance contract/guarantee will not be covered by this insurance contract (even if the claim occurs after these dates).

**Termination of Coverage:** Notwithstanding contrary clause in the present document, all coverages will be terminated immediately and will expire automatically in case of non-renewal and/or termination of the Account or if this insurance contract/guarantee underwritten between the Policyholder and the Insurer terminates for any reason whatsoever. By way of illustration only, this means that no further cover is granted post termination, even if the goods were purchased by the Insured Person prior to the termination of the coverage.

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### TICKET CANCELLATION INSURANCE

#### 1. DEFINITIONS

**Concert:** Musical entertainment at a specific time and place.

**Show:** A dance, stage performance, sporting event or other entertainment held at a specific time and place.

**Covered Event:** The legally organized, planned Show or Concert printed on admission ticket(s) and whose unit Face value is equal or greater than € 25 including VAT.

**Face Value:** the stated value listed on the Ticket.

**Serious Property Damage:** Any material damage (fire, burglary, water damage, explosion, collapse) caused to the Residence of one of the Insured Persons or to the professional premises or farming operation of which this Insured Person is the owner, tenant or occupant free of charge, insofar as this damage requires the presence on the premises of the Insured Person on the day of the Covered Event to carry out the necessary precautionary measures.

**Residence:** The principal and usual place of residence of the Insured Person.

**Burglary:** The taking of the Insured Person's property by a Third Party who illegally entered the Insured Person's residence using force or violence of which there shall be visible signs of entry.

**Theft With Assault:** Any physical violence to the Insured Person by a Third Party or any coercion voluntarily exerted by a Third Party with the purpose of dispossessing the Insured Person.

**Ticket:** Documentation reflecting a non-refundable, authorized entry admission for a Show or Concert that was purchased from the organizer of this Show or Concert or a recognized and reputable ticket agent or box office.

**Close Relative:** Spouse, mother, father, mother-in-law, father-in-law, daughter, son (including adopted daughter or son), stepchildren, grandfather, grandmother, grandson, grand-daughter, brother, sister, brother-in-law or sister-in-law of the Insured Person.

**Make-up Examination:** 2nd sitting of an exam at a University, college or High School, planned to take place during the Period of Insurance, that was unknown at the date of booking the Covered Event and which will take place on a day of the Covered Event.

**Sickness:** Sudden and unexpected deterioration of health of the Insured Person that was not caused by an accident, and which shows objective and undeniable symptoms established by a certified medical doctor, which requires treatment by a legally qualified medical practitioner and which results in the Insured Person being certified by a Certified Medical Doctor as unfit to attend any Show or Concert.

**Spouse:** "Wife" or "husband" as well as the person the Account Holder lives with in a common law and/or civil partnership and who has his/her principal residence at the same address as the Account Holder. A certificate of residence issued by the city "Officier de l'état civil / Ambtenaar van de burgerlijke stand" will suffice as proof.

**Children:** Any unmarried child under 25 years of age who is economically dependent on the Account Holder or his/her Spouse.

**Family:** Spouse and/or Children that live together with the Account Holder at the same address.



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### 2. INSURED PERSON

Shall be considered Insured Person under this section:

- Any Account Holder in his/her capacity of private individual, who is acting exclusively in the context of his/her private life and not in the course of a business or profession;
- Account Holder's Family members.

### 3. BENEFIT

The Insurer will reimburse the Insured Person within the limits of the cover: the non-refundable amount of the Ticket, paid with the Account (at least 50% with the Account) in case of cancellation of a Ticket to a Covered Event, after one of the below mentioned incidences, and when the Insured Person cancels the Ticket before the actual start of the Covered Event.

The Insurer will reimburse the Insured Person the Face value of the ticket after one of the following incidents:

- Serious Property Damage to the Residence of one of the Insured Persons or to the professional premises or farming operation of which this Insured Person is the owner, tenant or occupant free of charge, insofar as this damage requires the presence on the premises of the Insured Person on the day of the Covered Event to carry out the necessary precautionary measures;
- A sudden and unexpected business trip that is required by the employer of the Insured Person, which results in the Insured Person not being able to attend the covered event;
- Insured Person being required to serve on a jury, or he is served with a court order or a subpoena, which requires his appearance in court on the day of the Covered Event;
- Theft of the Ticket(s) with Assault;
- Sickness, accident or death of the Insured Person or Close Relative, which will require the presence of the Insured Person on the day of the Covered Event, or compulsory quarantine;
- Complication during the Insured Person's pregnancy;
- The immobilization of the Insured Person's personal vehicle while in route to the Covered Event, following an accident, technical failure, theft, an act of vandalism or fire, which prevents the Insured Person from arriving to the Covered Event in time;
- Convening the Insured Person to a Make-up Examination on the day of the Covered Event;
- Strike of public transport on the day of the Covered Event, that is to say, stoppage of the public transport initially planned to be used to travel to the Covered Event due to a strike, insofar as there is no other means of public transport to travel to the Covered Event or insofar as any other means of public transport available doubles the initial transport time with a minimum of 60 additional minutes;
- Common carrier delay (scheduled transportation by plane, bus or train) of more than 3hours on the day of the Covered Event, preventing the Insured Person from attending the show on time.

People who are not considered as Insured Person (according to the definition in clause 2 above) will not be compensated, even if the Tickets have been paid or advanced with the Account of the Insured Person.

Compensation is limited to the Insured Amount as per clause 4 below.

### 4. INSURED AMOUNT

The indemnity will not exceed € 500 per claim and per period of 12 consecutive months following the first claim.

### 5. EXCLUSIONS

We will not cover losses:

- Other than those listed in clause 3 Benefit above;
- That do not occur within the Period of Insurance;
- Caused directly or indirectly from the cancellation or postponement of the Covered Event by the organizer for any reason;

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- Due to a cancelled or rescheduled airplane flight,
- From the tickets the Insured Person re-sell to other people;
- Arising from any pre-existing medical conditions;
- From intentionally self-inflicted harm, by the Insured Person;
- From attempted suicide;
- Related to the Insured Person, his/her companion's or a relative's pregnancy; fertility treatments or childbirth;
- Related to the Insured Person's mental illness;
- Due to the Insured Person, his/her companion(s) or a relative's intoxication or impairment from use of alcohol, illegal drugs, narcotics, or medicines which have not been prescribed by a qualified doctor;
- Caused by the Insured Person or his/her relative's illegal acts;
- That the Insured Person have intentionally caused;
- Resulting from the intentional actions of the Insured Person or a relative, or actions that the Insured Person or a relative knew of or planned;
- Due to, or related to, a nuclear, biological or chemical event;
- Due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority or vandalism of any kind; or
- Due to the order of any government, public authority, or customs.

### 6. COVERAGE CONDITIONS

- The unit Face value of the Ticket must be equal to or greater than € 25 including VAT ;
- The Ticket(s) must be at least paid 50% in advance by the Insured Person with the Account and have been reserved or purchased after the effective date of the guarantee.
- Reimbursement of the Ticket cannot be recoverable from any other source.
- The Insured Person must make all necessary arrangements to arrive at the Covered Event on time.
- The Insured Person must take all reasonable precautions to prevent any claim.

### 7. WHAT TO DO IN CASE OF A CLAIM

- In case of Burglary, Theft with Assault or Accident while in route to the Covered Event, the Insured Person has to file a complaint/declaration with the competent police authorities within 24 hours of the incident.
- In all cases, the Insured Person shall notify the claim to the Administrator as quickly as possible by means of a duly filled in and signed claims notification form accompanied by the relevant proof of loss documents.

#### Proof of the loss

In order to make a claim, the Insured Person has to provide the Administrator with:

- Account statement justifying the payment of the Ticket with the Account;
- The original un-used Ticket(s) for the Covered Event.

The Insured Person must also send the following documents to the Administrator:

- In case of Burglary, Theft with Assault or Accident while in route to the Covered Event:
  - original police report ;
  - in case of Theft with Assault: any evidence, such as a medical certificate or a written testimony, signed and dated by the witness and with statement of his name, surname, place and date of birth, address and profession;
  - in case of Burglary: each document proving the forcing, damaging or destruction of the locking mechanism, such as the estimate or invoice of the repair of the lock or locking mechanism or a copy of the declaration to the car insurance or fire or home insurance.

AIG Europe S.A. is an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue John F. Kennedy, L-1855, Luxembourg. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 11 rue Robert Stumper, L-2557 Luxembourg - Grand Duché de Luxembourg, Tel.: (+352) 22 69 11 - 1, [caa@caa.lu](mailto:caa@caa.lu), <http://www.caa.lu/>.

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AIG Europe S.A. Belgium branch is registered with the National Bank of Belgium (NBB) under the number 3084.

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# ING DO MORE PACK INSURANCE

Policy number 2.040.194

## GENERAL CONDITIONS

- In case of Serious Property Damage: document certifying the events from local authorities (police report, firemen declaration, etc).
- In case of immobilization of the Insured Person's personal vehicle while in route to the Covered Event : proof by an official towing service, by the automobile insurer or by a police report ;
- In case of sickness or accident : medical certificate (medical certificate should mention the date of first symptoms and should not be a detailed diagnose);
- In case of death: death certificate (with indication of the cause/nature of the death).

**The Administrator and Insurer reserve their right to request any other document or piece of information necessary to validate the claim and to determine the indemnity.**

**Loss Adjustment and Payment of the Indemnity:** An expert can be sent by the Insurer to examine the circumstances of a claim and to determine the amount of the indemnity.

### 8. TERRITORY

Worldwide.

### 9. PERIOD OF INSURANCE

**Effective Date of the Coverage:** The coverage of this contract shall take effect on the date of activation of the Account or later, depending on conditions of each guarantee; no coverage, however, takes effect before the inception date of this insurance contract/guarantee underwritten between the Policyholder and the Insurer. Tickets purchased before the date of activation of the Account or before the inception date of the insurance contract/guarantee will not be covered by this insurance contract (even if the claim occurs after these dates).

**Termination of Coverage:** Notwithstanding contrary clause in the present document, all coverages will be terminated immediately and will expire automatically in case of non-renewal and/or termination of the Account or if this insurance contract/guarantee underwritten between the Policyholder and the Insurer terminates for any reason whatsoever. By way of illustration only, this means that no further cover is granted post termination, even if the Tickets were purchased by the Insured Person prior to the termination of the coverage.