

INSURANCE ING DO MORE PACK



Insurance Product Information Document

Company: AIG Europe S.A.

Product: ING Do More pack (including ING Green account)

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, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, <http://www.caa.lu>. AIG Europe S.A., Belgium branch office has its registered branch office at 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.

This document provides you with an overview of the main points of cover and the specific exclusions of this insurance. This document is neither tailor-made nor based upon your specific needs and the information herein is not exhaustive. You will find all of the detailed information applicable to this insurance in the general and specific terms and conditions of the policy.

What is this type of insurance?

This product is a collective insurance underwritten by ING as policyholder, with automatic adhesion granted the ING clients having a Do More Pack (including ING Green account). This insurance is intended to offer purchase protection and ticket cancellation insurance for certain purchases/tickets to the ING clients having a Do More pack (including ING Green account).



What is insured?

The ING Do More Pack includes two different insurances namely a purchase protection insurance and ticket cancellation insurance.

- ✓ **Purchase Protection insurance:** Accidental damage or theft with physical threat or physical violence or theft with break in a locking mechanism of movable property with a minimum value of € 50 per item, bought new and completely or partially paid with his ING Green Account included in the Do More pack not using his/her credit card.
- ✓ **Ticket Cancellation insurance:** Reimbursement of the non-refundable amount of the ticket, paid at least 50% with the ING Green Account included in the Do More pack in case of cancellation of a ticket to a covered event, for one of the incidences listed in the general conditions.



What is not insured?

For Purchase Protection insurance

- ✗ Damage deliberately caused to the item by the insured person, his/her spouse, or his/her descendants/ascendants;
- ✗ Cosmetic damage or deterioration;
- ✗ Theft without physical threat or physical violence (such as pickpocket) or theft without break in a locking mechanism.

For Ticket Cancellation insurance

- ✗ The cancellation or postponement of the covered event by the organizer for any reason;
- ✗ Cancellation 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.



Are there any restrictions on cover?

Purchase Protection and Ticket Cancellation insurances

- ! Cover may be restricted due to compliance with all applicable sanction listings (OFAC, SDN list, UK, BE, LUX, UN, US and EU listings)

Purchase Protection insurance

- ! Coverage is acquired to the extent that the loss occurs within 90 days from the date of purchase or from the day of delivery of the Insured Item.
- ! When only a portion of the purchase price is paid with the ING Green Account included in the Do More pack, compensation will be made in the same proportion.
- ! Up to € 3.000 per claim and per period of 12 consecutive months following the first claim.

For a full description on this insurance consult our general terms and conditions available on www.ing.be.

Ticket Cancellation insurance

- ! 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 ING Green Account included in the Do More pack and have been reserved or purchased after the effective date of the guarantee.
- ! Up to € 500 per claim and per period of 12 consecutive months following the first claim.

For a full description on this insurance consult our general terms and conditions available on www.ing.be.



Where am I covered?

✓ Worldwide.

X The cover under this insurance is excluded for the countries/regions subject to economic or commercial sanctions (including all sanctions imposed by the OFAC)



What are my obligations?

- Answering the questions you are asked in an honest, clear and complete way.
- Pay the item/ticked with the ING Green Account included in the Do More pack.
- Take all reasonable measures to prevent and limit the consequences of the loss.
- Report the loss to Qover as soon as possible, and send them the necessary documents such as but not limited to: Account statement, invoices, police report, medical certificate, ... for the full list please refer to the sections "What to do in case of claims" listed in the General conditions.
- In the event of theft, report the loss to the local police authorities within within 24h of the occurrence.



When and how do I pay?

There is no contribution to pay. The cover is automatically granted to the holders of an ING Green Account included in the Do More pack.



When does the cover start and end?

The insurance coverage shall commence from: (i) for new ING Green Account included in the Do More pack, from the date of opening of the account where the insurance coverage is included with the account or (ii) for existing ING Green Account included in the Do More pack, from the date notified to the account holder where the insurance coverage is embedded in the ING Green Account included in the Do More pack.

All coverages will be terminated immediately and will expire automatically in case of non-renewal and/or termination of the ING Green Account included in the Do More pack or if this insurance contract/guarantee underwritten between ING and AIG terminates for any reason whatsoever. Upon termination of the collective policy, for whatever reason, no further coverage is provided to any holders of ING Green Account included in the Do More pack. By way of illustration only, this means that: (i) for purchase protection, no further cover is granted post termination, even if the goods were purchased prior to the termination of the coverage and (ii) for ticket cancellation, no cancellation after termination of the coverage shall be covered, even if the ticket was purchased by the Insured before termination of the coverage.



How do I cancel the contract?

If you cancel your ING Green Account included in the Do More pack, the cover will end and all benefits will stop. To cancel your ING Green Account included in the Do More pack, please contact ING.