

Insurance Product Disclosure Document

Credit Card Insurance – VISA BUSINESS & ASSISTANCE

All pre-contractual and contractual information contributing to personalisation of the insurance product in relation to the client's needs is provided in other documents.

Foyer Assurances S.A.

Luxembourg - R.C.S. B34237



What type of insurance is it? This insurance product offers credit card holders – "VISA BUSINESS & ASSISTANCE" protection in several situations. The types of protection are listed in the "What is insured?" section.



What is insured?

- Travel insurance ;
- Travel Accident Insurance;
- Loss/Theft of baggage or personal items whilst travelling (in transit/room/rental vehicle)
- Coverage of the rental vehicle excess

Disclaimer : this list of guarantees is not exhaustive, different intervention ceilings, deductibles and/or conditions per guarantee are applicable. For more information, see the insurance general conditions "VISA BUSINESS & ASSISTANCE"



What is not insured?

- ✗ Claims resulting from intentional or fraudulent fault on the part of the insured
- ✗ Losses resulting directly or indirectly from war or similar events
- ✗ The consequences of ionized radiation

Disclaimer: this list is not exhaustive. For more information, see the insurance general conditions "VISA BUSINESS & ASSISTANCE".



Are there any exclusions from coverage?

- ! The consequences of the use of drugs or non-medically prescribed medication in the event of intervention by the "Trip Cancellation and Interruption" cover
- ! Minor illnesses or lesions that can be treated on site if the "Trip Cancellation and Interruption" cover intervenes
- ! Claims resulting directly or indirectly from a suicide or attempted suicide in the event of intervention by the "Travel Accident" cover
- ! Simple disappearance or loss (loss beyond the responsibility of the Transport Company) in the event of intervention of the "Loss/Theft of luggage or personal belongings during the journey (journey / room / rental vehicle)" guarantee
- ! Accidents resulting from alcohol intoxication, the use of narcotics or similar products, not prescribed by an authorised medical authority in the event of intervention of the "Rental vehicle excess coverage" guarantee

Disclaimer : this list is not exhaustive. For more information, see the insurance general conditions "VISA BUSINESS & ASSISTANCE".



Where am I covered?

- ✓ Credit Card insurance is valid worldwide except for:
 - For “ **the rental vehicle excess**” Coverage: Worldwide excluding the 100-kilometer radius of the Insured's place of residence or habitual residence.



What are my obligations?

- The guarantees are valid only if purchases were made with the ING Visa Business & Assistance.
- The Insured must keep and send copies of all receipts and other documents requested by the Insurer (or the designated claims manager) to ensure the management of a valid claim.
- The Insured must report the claim to the Insurer by sending the completed and signed claim form as soon as possible and no later than 20 calendar days following the availability of the Visa statement.
- **How to report a claim**
- The claim form can be found on the website www.ing.lu or requested from Willis Towers Watson Luxembourg by calling the number 00352/46.96.01.222.



When and how can I make payments?

ING has subscribed to this guarantee for the benefit of Visa Business & Assistance credit card holders.

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When does coverage start and when does it end?

The guarantees take effect as soon as the insured holds an ING-issued Visa Business & Assistance credit card.

The insurance coverage expires as soon as the ING-issued Visa Business & Assistance credit card is canceled or blocked and/or until the card's expiration date.

The insurance coverage automatically ends in case of non-renewal or termination of the contract between the insurer and the policyholder.

Specific conditions may provide specific timeframes for the coverage of insured claims. These coverages are inseparable from the insured credit card and cannot be canceled separately. In the cases described above, the coverage ends, and all benefits cease. For more details on the cancellation terms of the covered credit card, the insured should refer to the General Conditions VISA BUSINESS & ASSISTANCE.



How can I cancel the contract?

ING is the policyholder of a group contract for all holders of an ING Visa Business & Assistance credit card. The insurance is linked to the credit card, and the insurance coverage automatically ends for any services provided following the termination date of the card.