

Insurance Product Disclosure Document

Credit Card Insurance – VISA GOLD

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 GOLD" protection in several situations. The types of protection are listed in the "What is insured?" section.



What is insured?

- Extended warranty;
- Safe Online Insurance
- Purchase protection insurance;
- Travel insurance;
- Travel Accident Insurance

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 GOLD".



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 GOLD".

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Are there any exclusions from coverage?

- ! Items purchased for resale or items that are, at the time of purchase, used goods, damaged goods or display or second-hand goods in the event of the "Manufacturer's Warranty Extension" warranty
- ! Goods purchased to be resold as goods in the event of an intervention by the "Delivery insurance for goods purchased on the Internet" guarantee
- ! The disappearance or loss of the insured property in the event of intervention by the "Purchase Protection Insurance" guarantee
- ! Cancellation or interruption of the Covered Trip by the carrier or the organizer for any reason whatsoever in the event of intervention of the "Travel Insurance" guarantee
- ! Participation and/or training and/or preparatory tests for speed competitions in the event of intervention by the "Travel Accident Insurance" guarantee

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



Where am I covered?

- ✓ Credit Card insurance is valid worldwide except for:
 - " **Extended warranty** " coverage: The coverage offered by the extended warranty is applicable in one country of the European Union, plus Norway, Monaco, Andorra, Liechtenstein and Switzerland.



What are my obligations?

The guarantees are valid only if purchases were made with the ING Visa Gold.

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 (except for travel cancellation and interruption cover subject to specific deadlines).

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 Gold 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 Gold credit card.

The insurance coverage expires as soon as the ING-issued Visa Gold 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 GOLD.



How can I cancel the contract?

ING is the policyholder of a group contract for all holders of an ING Visa Gold 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.