

# Insurance Product Disclosure Document

## Credit Card Insurance – VISA PLATINUM

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.

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



### What is insured?

- **Extended warranty:** extends the warranty of products purchased with the card beyond the manufacturer's warranty;
- **Safe Online Insurance** compensation in the event of non-delivery or non-compliant delivery of a private property purchased new (household appliances, computers, clothing, etc.) on the Internet from a merchant with your card;
- **Purchase protection insurance:** protection of purchases made with the card against the risk of theft and accidental damage;
- **Travel insurance:** in the event of cancellation or interruption of a trip paid for with the card for specific reasons (e.g. illness, death of a loved one), this insurance reimburses the non-recoverable costs;
- **Travel accident insurance:** coverage in the event of an accident resulting in death or permanent disability or other event covered during a trip paid for with the card;
- **Insurance for theft of handbags, documents and keys**
- **Loss/Theft of baggage or personal items whilst travelling (in transit/room/rental vehicle)**
- **Missed events:** refund of any advance payment for concert, play, sporting event or amusement park tickets booked in advance (with a specific date) and paid with the card;
- **Coverage of the rental vehicle excess**
- **"Private Civil Liability Abroad" guarantee**
- **"Ski equipment loss/theft/damage" guarantee**

**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 PLATINUM".



### 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 PLATINUM".

1



### Are there any exclusions from coverage?

- ! Items used for professional or commercial purposes in the event of an intervention
- ! Items purchased for resale
- ! 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 of the "Travel Accidents" and "Missed Events" guarantees
- ! 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 PLATINUM".



## **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.
  - " Coverage of the rental vehicle excess": 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 Platinum.

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](http://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 Platinum credit card holders.

2



## **When does coverage start and when does it end?**

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

The insurance coverage expires as soon as the ING-issued Visa Platinum 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 Condition VISA PLATINUM.



## **How can I cancel the contract?**

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