



***Your ING Visa card offers one of the market's most comprehensive forms of assistance cover.***

***For this purpose, ING uses Europ Assistance, the assistance market creator and leader.***

***What does my assistance policy with my Visa Classic & Assistance Card, Visa Business & Assistance Card or Visa Gold Card cover?***

This Assistance offers you complete cover:

- **Personal assistance:** repatriation of people in the event of illness, injury or death, dispatch of medication, repayment of foreign medical expenses and accidents on designated ski slopes, including helicopter expenses.
- **Travel assistance:** - loss or theft of travel documents, early return in the event of a hospital stay or death of a family-member, major catastrophe at your home or provision of money abroad.
- **Vehicle assistance:** breakdown service, towing, vehicle repatriation, replacement vehicle in home country and abroad if you decide to have your vehicle repaired on the spot, assistance with towing and any caravan.
- **Home assistance:** repayment of the locksmith costs, assistance in the event of an uninhabitable dwelling.

***Who is covered?***

You, the holder of an ING Visa Assistance Classic Card, Visa Business & Assistance or Visa Gold Card and your entire family – non-married descendants and ascendants to the first degree – living with you. If you are divorced, your unmarried children aged less than 25 years old are also covered, even if they do not usually live with you.

***Must I live in Luxembourg to enjoy the assistance cover?***

No. You can live in a European Union country, as well as Norway, Monaco, Andorra, Liechtenstein or Switzerland.

***Must I have paid my journey with an ING Visa card to be covered?***

No. You are covered even if you have not paid your journey with your ING Visa card.

***My son is going on a school trip. Is he covered by my ING Visa assistance.***

Absolutely. He benefits from the assistance cover in the agreement.

***Does my ING Visa assistance take care of medical expenses abroad?***

Yes. The ING Visa card provides coverage of medical expenses abroad, in the amount of up to EUR 500,000 for the ING Visa Gold Card (EUR 100,000 for Visa Classic & Assistance and Visa Business & Assistance)

***Certain countries like Russia and Algeria ask for certification of assistance cover for medical expenses and repatriation in order to provide a visa. Where can I obtain this certificate?***

The certificates can be requested from Europ Assistance:

- either by e-mail from the address [admin@europ-assistance.be](mailto:admin@europ-assistance.be); or
- by telephone on + 32 (0) 25 41 91 91.

***Am I covered for journeys of more than three months abroad?***

No. Your stay abroad cannot exceed three consecutive months.

***My parents are old and may have to enter hospital unexpectedly during my stay abroad. Can I be repatriated?***

Yes. If your parents must stay in hospital for more than five days and the doctor considers your presence necessary. We shall organise and take charge of your return.

***Is my vehicle covered?***

Yes, the ING Visa assistance provides for coverage of two vehicles for your household.

***Can I have a replacement vehicle in the event of a breakdown or accident?***

Yes. If you decide to have your vehicle repaired on the spot you can have a spare vehicle in your home country or abroad.

***My wife injured herself on our holiday.***

Everything is provided for: transfer, repatriation, etc.

Based on a decision by our doctors, we organise and take charge of the transport to the most suitable hospital service where you are holidaying or at home. If repatriation is arranged, we take charge of the return of your family members and a beneficiary or beneficiaries accompanying you.

Beyond five days in hospital, we take charge of the travel for the person you choose to be at your bedside, plus hotel costs for up to 10 nights and EUR 100 per night (EUR 150 for Visa Gold).



+ + Europ Assistance guarantees you the additional repayment of medical costs in the amount of up to EUR 100,000 in Europe and worldwide (EUR 500,000 for the Visa Gold Card).

***We have just learned there was a fire at our home.***

Your presence at the scene is a must: we shall organise and take care of your return by first-class train or economy-class air travel.

***I need information to prepare my future journey.***

Total assistance answers your questions the whole year round.  
We inform you of the medical precautions to take – vaccines and medication and so on – and the administrative formalities to complete such as visas and travel conditions.

***Loss or theft of documents.***

You have lost your documents or they were robbed, destroyed, etc.  
We can advise you of the steps to take: file a complaint, renew the documents and so on.

***Loss or theft of your means of payment.***

You lost your means of payment or they have been stolen.  
We can advise you of the steps to take: filling a complaint and so on.  
Via a guarantee, we can advance you up to EUR 2,500.

***I have broken down in my parking space.***

In the event of a breakdown or accident even below where you live, we organise and take charge of the repair and towing of your vehicle.

***I made a mistake with the fuel when filling up.***

We arrange and take care of the repair and towing of your vehicle in the event of a puncture, flat battery, mistake with the fuel and the loss or theft of your car keys.

***I lost my bunch of keys on the way to work.***

We shall send a locksmith to your home and take care of his or her travel and repair expenses up to an amount of EUR 150 or EUR 250 for Visa Gold.

**This document provides a summary of services offered and is for information purposes only. It does not replace the general terms and conditions of the policy in any way.**