

Europ Assistance

Your advantages



Summary of the guarantees for ING Visa Classic & Assistance, ING Visa Business & Assistance and ING Visa Gold cards.

Contract ING Visa	VISA GOLD	VISA CLASSIC & ASSISTANCE VISA BUSINESS & ASSISTANCE
Insured persons	Cardholder and his family	Cardholder and his family
Coverage	Worldwide (vehicle : only Europe)	Worldwide (vehicle : only Europe)
Nature of the journey	Private and Business	Private and Business
Max. duration of stay abroad	90 days	90 days
Assistance for persons in case of illness, accident and death		
Visiting the hospitalized person : minimum duration of hospitalization	120 hours	120 heures
Visiting the hospitalized person: hotel expenses	150 EUR per night max 10 nights	100 EUR per night max 10 nights
Transport/repatriation of sick or injured person	Ø	Ø
Accompaniment of sick or injured person	Ø	Ø
Replacement driver in case of impossibility to drive	Ø	Ø
Sending of glasses, prosthetic articles and medication	Ø	Ø
Transport/repatriation of luggage	Ø	Ø
Supplementary refunds of medical costs abroad	500,000 EUR	100,000 EUR
Refund of dental treatment	200 EUR	200 EUR
Supplementary refunds of medical costs: excess by claim	75 EUR	75 EUR
Advance payment of hospital bill	Ø	Ø
Assistance in case of death: transportation	Ø	Ø
Assistance in case of death: the coffin	1,500 EUR	1,500 EUR
Refund ski-pass after hospitalization or repatriation	200 EUR	200 EUR
Accident or illness of a pet	75 EUR	75 EUR
Travel assistance		
Refund of the administrative expenses in case of loss or theft of travel documents and tickets abroad	500 EUR	500 EUR
Loss or theft of luggage : payment for the transport of luggage	Ø	Ø
Early return in case of hospitalization of a relative	Ø	Ø
Early return due to death (parents, father- or mother-in-law, children, brother or sister, brother- or sister-in-law, grandparents, grandchildren)	Ø	Ø
Early return due to serious damage to the home	Ø	Ø
Early return due to theft with breaking to the home	Ø	Ø
Provision of money abroad	2,500 EUR	2,500 EUR
Interpreter service	Ø	Ø
Assistance in case of legal proceedings : the amount of bail	12,500 EUR	12,500 EUR
Assistance in case of legal proceedings: the fees of a lawyer	1,300 EUR	1,300 EUR
Forwarding urgent messages	Ø	Ø
Travel info	Ø	Ø

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Vos avantages



	VISA GOLD	VISA CLASSIC & ASSISTANCE VISA BUSINESS & ASSISTANCE
Assistance with insured vehicles and passengers immobilized as a result of a breakdown, accident or the theft of the vehicle		
Repair service, towing	∅	∅
Transport	∅	∅
Accommodation and transport of the driver and passengers while waiting for repairs more than 24 hours : hotel costs	150 EUR/day (max. 2 nights)	100 EUR/day (max. 2 nights)
Continuation of the journey	400 EUR	300 EUR
Sending of spare parts	∅	∅
Abandon of the vehicle	∅	∅
Recovery of the vehicle	∅	∅
Repatriation of the immobilized vehicle abroad for more than 120 hours	∅	∅
Assistance to the driver and the passengers when the vehicle is immobilized for more than 120 hours: repatriation or replacement vehicle when repair on the spot	Real costs for the repatriation or 500 EUR for the replacement vehicle/hotel	Real costs for the repatriation or 400 EUR for the replacement vehicle/hotel
Assistance in case of theft of the vehicle	∅	∅
Storage costs	∅	∅
Transport/repatriation of luggage	∅	∅
Trailer/Caravan assistance	∅	∅
Replacement vehicle in country of residence	120 consecutive hours	120 consecutive hours
Home assistance		
Refund family help after accident	25 EUR/day (max 8 days)	25 EUR/day (max 8 days)
Refund of a babysitter due to hospitalization after an accident at home	75 EUR/day (max 2 days)	75 EUR/day (max 2 days)
Refund hotel costs when domicile has become uninhabitable (as a result of fire, water damage, explosion, ...)	150 EUR/day (max 2 nights)	100 EUR/night (max 2 nights)
Refund of transport costs of furniture when your domicile is damaged	250 EUR	250 EUR
Refund of surveillance costs when domicile is uninhabitable	48 hours	48 hours
Refund removal costs when domicile is uninhabitable	250 EUR	250 EUR
Refund locksmith service (loss or theft ou vol of your keys)	250 EUR	150 EUR

∅ = no limit envisaged

This summary is a synthesis of the guarantees and can under no circumstances replace the general conditions of the contract.

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