

## Summary document

### Insurance and assistance policies linked to your Visa Business & Assistance card

With the Visa Business & Assistance credit card, you benefit not only from the advantages of a traditional credit card, but also from certain insurance and assistance services.

#### Your insurance\*

Thanks to our partnership with **Foyer Assurances**, the following insurance services may apply:

#### Travel

- **Travel accident:** cover in the event of death or disability while travelling abroad by public transport.  
**Limits/claim and Limits (12-month period – per Insured):**  
yes (max €250,000)
- **Trip cancellation or interruption:** reimbursement in the event of a medical problem, the death of a close relative or an incident at home.  
**Limits/claim and Limits (12-month period – per Insured):**  
€10,000
- **Flight delay of more than 4 hours:** reimbursement for emergency purchases of replacement items and basic necessities.  
**Limits/claim:** €500  
**Limits (12-month period – per Insured):** no limit
- **Luggage delay of more than 4 hours:** additional costs covered (meals, hotel, urgent purchases).  
**Limits/claim:** €1,000  
**Limits (12-month period – per Insured):** no limit
- **Ticket change:** reimbursement if you have to change your ticket because of a delay or missed connection (ticket upgrading).  
**Limits/claim:** €5,000  
**Limits (12-month period – per Insured):** no limit
- **Extended stay:** cover if you are stranded abroad due to a flight delay >24H.  
**Limits/claim:** €150/day, max €1,500  
**Limits (12-month period – per Insured):** no limit

## Security and liability

- **Car hire excess:** reimbursement in the event of an accident or theft.  
**Limits/claim and Limits (12-month period – per Insured):** €10,000
- **Loss or theft of luggage:** cover during the trip, including at the hotel or in a hire car.  
**Limits/claim and Limits (12-month period – per Insured):** €2,500

## Your Assistance services\*

With **Europ Assistance**, you're covered 24 hours a day, 365 days a year.

### Personal Assistance

- Repatriation in the event of illness or injury.
- Medical expenses up to €100,000 abroad, per person, per year.
- Dispatch of medicines, glasses or prostheses.
- Search and rescue on ski slopes.
- Replacement driver.
- Ambulance transport up to €125.

### Vehicle Assistance

- Breakdown and towing, even at home.
- Accommodation and transport during repairs.
- Dispatch of spare parts.
- Replacement vehicle.
- Repatriation of animals, luggage, trailers or boats.

### Home Assistance

- Domestic help and childcare in the event of hospitalisation.
- Support in the event of uninhabitable accommodation (hotel, removal, caretaking).
- Locksmith breakdown assistance up to €150.

### Travel Assistance

- Assistance in the event of loss or theft of documents.
- Shipment of personal effects.
- Early return in the event of a family emergency.
- Provision of funds abroad (up to €2,500).
- Interpreter and legal assistance.
- Transmission of urgent messages.



### **Contact:**

If you have any questions about insurance/assistance services, please contact one of our insurance agents via:

- e-mail: [personal-banking.lu@ing.com](mailto:personal-banking.lu@ing.com)
- phone: +352/44 99 1

### **What to do in the event of a claim?**

More information on [www.ing.lu/visaclaim](http://www.ing.lu/visaclaim).

### **\*More information on your insurance/assistance policies and their limits at [www.ing.lu/terms](http://www.ing.lu/terms):**

- General Information on insurances
- General Conditions for Insurance - Visa Business & Assistance
- General Conditions for Assistance - Visa Business & Assistance
- Insurance Product Information Document - Visa Business & Assistance.

#### **DISCLAIMER**

This document is marketing material and provides a simplified overview of the insurance/assistance benefits linked to your credit card. It does not constitute advice. The credit card and related insurance/assistance services are subject to the applicable terms and conditions available at <https://www.ing.lu/terms>.

Further information on ING's credit cards and insurance/assistance options is available on our website <https://www.ing.lu/faq-daily> to enable you to make an informed decision in line with your demands and needs.