

# Company Van Insurance Third-Party Liability + Limited Cover

Allianz  DIRECT

## Informatiedocument over het verzekeringsproduct

Onderneming: Allianz Direct Versicherungs-AG, schadeverzekeraar, vergunning: 12048349 (NL)

Product: ING Company Van Insurance

This document only provides a summary of the key features of the insurance. The [policy conditions](#) state in detail what someone is and is not insured for.

### What is this type of insurance?

With Third-Party cover, you are insured against damage you cause to another person with your van. With Limited Cover, you are also additionally insured for damage to your own van for a number of causes such as theft, burglary and windscreen damage.



#### What is insured?

- ✓ Below is what damage caused by or to your van is insured.

##### Third-Party Liability

- ✓ If you cause damage with your van to others or someone else's car or belongings. This is legally required insurance. You are insured for up to the following amounts per event: for personal injury €6,600,000 and for damage to belongings €2,500,000.

##### Assistance after an accident

- ✓ Are you unable to continue driving your van due to a traffic accident in the Netherlands? We take care of the transport of the driver, passengers and your van to an address in the Netherlands.

##### Extra informatie

This also applies in the event of an accident abroad if the van cannot be repaired within 10 working days. We provide transport for the driver and passengers to an address in the Netherlands. We will retrieve the van only if the cost of doing so does not exceed the value of the van.

##### Theft or total loss

- ✓ In case of theft and total loss of the van due to an insured event, you will be paid the value minus the residual value of the van.

##### Extra informatie

Sometimes we determine the value of the van differently. This only applies if you are entitled to the purchase or new value scheme.



#### What is not insured?

- ✗ Damage caused intentionally or by driving without a driver's license. Or due to abuse of alcohol or drugs. Or in case of damage during rental or transport of your car for a fee. In these cases, you may not be reimbursed for the damage or you may have to pay back the damage.

##### Extra informatie

For a complete overview of when we do not pay in the event of damage or when you do not receive help from us, please refer to the policy conditions.

##### Other damage to your own van

- ✗ Not insured.



#### Are there any restrictions cover?

- ! Do you want more comprehensive cover than Limited cover? Then take out Comprehensive Cover, which also covers damage caused by your own fault. For bodily injuries or damage to personal belongings of the driver or passengers, take out the additional passenger insurance.

##### Theft

- ! Sometimes security requirements apply. If these apply, they will be stated on the policy document. If the required security is not met, the damage caused by theft is not insured. You are also not insured for theft if the car was not locked, the keys were in the car or the windows were not closed properly.

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### **Repair**

- ✓ Damage is repaired by our own Topherstel network. Do you want to decide for yourself where your damage will be repaired? Then choose the additional cover 'Free Choice of Repairshop'.

### **Extra informatie**

Addresses of Topherstel repairshops in your area can be found at [www.allianzdirect.nl/ing/topherstel](http://www.allianzdirect.nl/ing/topherstel). Are you not having your repair done by a Topherstel repairshop and do you not have additional 'Free Choice of Repairshop' coverage? We will then pay out €500 less in the event of damage (€250 in case of window repair).

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### **Damage caused by fire and nature**

- ✓ Damage caused by for example, fire, hail, lightning, flooding or collision with a stray animal is insured.
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### **Window damage**

- ✓ We will reimburse the cost of window repair and window replacement if it is carried out by glass repairers working with us.

### **Extra informatie**

Do you have the 'Free Choice of Repairshop' add-on? Then we will also reimburse the costs if you have your window repaired or replaced by a branded dealer or repairer affiliated with the Focwa or Bovag. Don't have this add-on? Then we will pay €250 less for window repair and €500 less for window replacement.

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### **Burglary**

- ✓ Damage due to theft is insured. And (attempted) burglary. This may include requirements for securing your van.

### **Extra informatie**

If security requirements apply and these are not met, there is no coverage for theft damage.

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### **Damage to your own car**

- ✓ All damages to your own car is insured. Even if it's your own fault.
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### **Replacement car**

- ✓ If your van is stolen, you are entitled to a maximum of 30 days of replacement car/van. If your van is total loss, you are entitled to a maximum of 15 days of replacement car/van.
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### **Deductible**

- ✓ Standard €0 deductible.
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### **Keuze: passengers**

We compensate bodily injury and damage to belongings of occupants and driver in the insured van. Also when they get in or out of the van, repair or check the van or when they provide first aid in an accident.

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**Keuze: roadside assistance**

With roadside assistance, you are insured in the Netherlands and Europe if a mechanical or electronic defect in your car prevents you from continuing your journey. You can count on our roadside assistance service 7 days a week, 24 hours a day.

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**Keuze: traffic legal aid**

You are insured worldwide in the event of a conflict as a road user or vehicle owner. With this insurance, you get legal advice and assistance from the Nederlandse Rechtsbijstand Stichting (NRS).

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**Keuze: load coverage**

Damage to or loss of goods in the van.

**Extra informatie**

With this add-on, you can choose between €5,000 or €10,000 as insured sum.

**Where am I covered?**

- ✓ You are insured in Europe, Morocco, Tunisia and Turkey. You will receive the Green Card with your policy. You are insured in the countries on your Green Card that are not crossed out.

**What are my obligations?**

You must provide us with honest, accurate and complete information and inform us as soon as possible of any changes to your situation.

**How and when do I pay?**

You can choose whether to pay your premium monthly or once a year. If you pay annually, you get a discount. Payment is by direct debit.

**When does the cover start and end?**

The insurance starts on the date (and time) stated on the policy. Don't you pay the premium on time? Then we can terminate the insurance.

**How do I cancel the contract?**

You can cancel the insurance on a daily basis. You can do this easily in the ING Bankieren App or call 010 899 8088 and we will arrange it!