

Company Van Insurance Third-Party Liability

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 Liability coverage you are insured against damage you cause to someone else with your car.



What is insured?

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

Third-Party Liability

- ✓ If you cause damage with your car 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.

Deductible

- ✓ Standard €0 deductible.

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.



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 van 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.

Theft or total loss

- ✗ Not insured.

Repair

- ✗ Not insured.

Damage caused by fire and nature

- ✗ Not insured.

Window damage

- ✗ Not insured.

Burglary

- ✗ Not insured.

Damage to your own car

- ✗ Not insured.

Keuze: roadside assistance

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

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).



Are there any restrictions cover?

- ! Do you want a more comprehensive cover than just Third-Party Liability? Then take out Limited Cover or Comprehensive Cover (All Risk) insurance. For bodily injuries or damage to personal belongings of the driver or passengers, take out the additional passenger insurance.



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!