

Company Legal Assistance Insurance

Informatiedocument over het verzekeringsproduct

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Product: Company Legal Assistance Insurance of ING

This insurance card only provides a summary of the insurance. The insurance [Terms and Conditions](#) specify in full the scope of cover and exclusions on cover.

What is this type of insurance?

With this insurance, you receive legal assistance from DAS in the event of an unexpected conflict during the exercise of your business or professional activities. DAS also covers any additional costs, such as legal fees and the costs of external experts, up to a specified maximum amount.

Extra informatie

For the provision of insured legal assistance, we have entered into an agreement with DAS. This means you receive legal assistance from the legal specialists employed by DAS. The legal specialist will consult with you on how your conflict will be handled and will also inform you about the feasibility of your desired outcome.



What is insured?

- ✓ Legal assistance for conflicts with, for example, employees, customers, and suppliers.

Business operations or professional practice

- ✓ Legal assistance for conflicts related to the exercise of the insured business or professional activity.

Collection

- ✓ Is your client or customer refusing to pay? DAS will arrange for the collection agency to take over the collection process from you.



What is not insured?

- ✗ You will not receive legal assistance if you report the conflict too late. You also will not receive legal assistance in cases of intent or pre-existing conflicts.

Private disputes and nature

- ✗ You will not receive legal assistance for conflicts related to work or professional activities that are not listed on the policy document. You also will not receive legal assistance for private conflicts.

Taxes

- ✗ You will not receive legal assistance for a conflict involving subsidies and taxes, such as tax assessments or excise duties.

Traffic

- ✗ Traffic legal assistance is not covered.

Fraud, criminal activities, civil commotion

- ✗ You are not covered if you commit fraud when taking out the insurance or in the event of a claim. Nor are you covered if there is intent, recklessness, or criminal and punishable activities involved in a claim. You are also not covered if the damage is the result of civil commotion or a nuclear reaction.

Extra informatie

By civil commotion, we mean: domestic disturbances, civil war, armed conflict, mutiny, riots, and uprisings. These are the main situations in which we do not pay. Want to know more? Please read the policy terms and conditions.

Intent

- ✘ A criminal case is not covered if the event involves an intentional or conditional intent offense.

Extra informatie

These are the main conditions under which we do not pay. Want to know more? Please read the policy terms and conditions.



Are there any restrictions cover?

- ! This insurance has a waiting period of three months. There is no waiting period for claiming damages to goods or persons.

Extra informatie

You will only receive legal assistance for a conflict if you did not know (or could not have known) that you would need this assistance when you took out the insurance. You cannot report this conflict after the waiting period either.

Maximum costs and threshold

- ! DAS reimburses the external costs of legal assistance up to a maximum of €50,000. For legal assistance or debt collection assistance, a minimum interest of €400 applies. There is no minimum interest for a traffic or criminal case.

Choice of legal service provider

- ! If your conflict goes to court, you may choose your own legal service provider. This is also allowed if the opposing party in your conflict is also receiving legal assistance from DAS.

Extra informatie

Is it not mandatory to engage a lawyer? And do you still choose an external legal service provider? Then a maximum reimbursement applies for the costs of this legal service provider. You will also need to pay a deductible.



Where am I covered?

- ✓ This depends on the type of conflict. You are standardly insured in the Netherlands. For certain conflicts, you also have coverage in Europe and the countries around the Mediterranean Sea



What are my obligations?

If you apply for the insurance or in the case of a claim, you must honestly respond to our questions. You must do your utmost to avoid and limit the damage. Notify a claim as soon as possible and notify changes in your situation as soon as possible.



How and when do I pay?

You can choose to either pay the premium in instalments or once per year. You can pay by direct debit. Or you transfer the amount yourself.



When does the cover start and end?

The insurance starts on the effective date stated on the policy document. Do you not pay the premium in time? Then we can stop the cover and insurance.



How do I cancel the contract?

You can cancel the insurance daily without a notice period. You can cancel the insurance in the ING Banking App or call 010 899 8088 and we will arrange it.

Versie 2, 14-03-2025, Bekijk online: verzekeringskaarten.nl/allianz/ing-company-legal-assistance-insurance

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