

Keytrade Bank VISA Gold

'Warranty Extension' insurance

Special conditions

1. Purpose of the contract and insured appliances

Household electrical and electronic appliances (white goods), audiovisual appliances (brown goods) provided that these devices are mentioned in appendix 1 "Appliances covered" of this insurance contract.

These appliances shall only be insured if they have been purchased new and paid for in full using the Keytrade Bank VISA Gold card and to the extent that the manufacturer and legal distributor's warranty has already expired. In addition, their purchase value must be higher than 150 euros and must not exceed 5,000 euros.

This warranty shall be valid for a 2-year period following the legal warranty period.

2. Definitions

- **Insurer:** Inter Partner Assistance SA, an insurance company approved by the BNB under code number 0487, with registered office at Boulevard du Régent 7, 1000 Brussels –BE 0415.591.055 – a member of the AXA Assistance Group, hereinafter referred to as "AXA Assistance".
- **Insurance beneficiary:** the Keytrade Bank VISA Gold cardholder, legally residing in Belgium as a private individual, acting exclusively on a personal level and not within the framework of the performance of a professional or commercial activity, and who has paid in full the sums for the purchases concerned using the Keytrade Bank VISA Gold card.. The cardholder is the natural person whose name is written on the card.
- **Insured:** The insurance beneficiary (card holder) and his or her legal or de facto spouse if he or she lives at the same address and the children (aged under 25), whether or not they legally reside with the insurance beneficiary.
- **Breakdown:** an electrical, electronic, electromechanical or mechanical failure of one or more components of the appliance under warranty, originating from a random phenomenon internal to the appliance under warranty.

3. Territoriality

The conditions of this contract apply for all purchases made from a trader with legal residence in Belgium, and are also valid for online purchases.

4. What to do in case of a claim/incident?

In the event of a claim, the insured must do the following:

- The claim statement must be sent to AXA Assistance as quickly as possible. To this end, the Insured should use the 'Extended Warranty - intervention request' form, which he or she can print out from the website www.keytradebank.be. This form must be sent, duly completed and signed, along with the relevant supporting documentation, by email to AXA Assistance: claims-assistance@axa-assistance.com, or by email to: AXA Assistance, Service Remboursements Keytrade Bank VISA Gold, Boulevard du Régent 7, 1000 Brussels.
- send a copy of the purchase invoice, sales slip or checkout receipt to the insurer, along with proof of the card purchase;
- follow the insurer's instructions and send it all the information and/or documents that it considers necessary or useful;
- take all reasonable measures to limit the consequences of the claim;
- keep the insured appliance accessible at least until final settlement of the claim;
- make the insured appliance available to an expert appointed by the insurer to determine the circumstances of the claim or estimate the compensation.

If the insured person does not abide by the obligations set down in this article and this results in a loss for the insurer, the insurer may refuse to provide or limit its insurance services and demand that the insured person reimburse the compensation unjustifiably paid. The insurer may refuse to grant the cover if the insured has not fulfilled the aforementioned obligations, due to fraudulent intent.

5. Description of the warranties

5.1 Remote diagnostics

In case of a claim, the insurer shall proceed during the telephone conversation with a first remote diagnosis based on the information communicated by the insured.

During this diagnosis, the telephone support service checks that the incident described by the insured and the type of appliance are covered. In addition, it assists the insured in establishing the nature of the fault and if possible in resolving it.

If this remote diagnosis does not lead to the problem being solved, the insured shall return to the insurer by email the purchase invoice, sales slip or checkout receipt for the insured appliance, plus the supporting documentation (for example the account statement) proving that the insured appliance has been paid for in full using the Keytrade Bank VISA Gold card, along with all other supporting documents that the insurer considers reasonably necessary.

5.2 Dealing with breakdowns, repairs

If the remote diagnostics do not allow for the problem to be solved, within 24 hours following receipt of the supporting documentation the insurer shall arrange a meeting between the repair worker approved by the insurer and the insured. The repair worker shall repair the insured appliance within 5 business days following receipt of the supporting documentation.

These lead times shall only apply if the insured is available to receive an approved repair worker.

If the approved repair worker is unable to repair the insured appliance at the home of the insured, the insurer shall organise the transport and cover inbound and outbound transport costs for the insured appliance.

If the appliance is transportable (e.g. a microwave), the insured must follow the instructions of AXA Assistance for sending the appliance to the place where it will be repaired. Inbound and outbound transport costs shall be covered by the insurer.

The insurer shall cover the expenses for the intervention by the approved repair worker and the cost of the repairs.

If the breakdown leads to the immobilisation of a washing machine, refrigerator or freezer for more than 7 business days, at the insured's request the approved repair worker shall deliver and install a replacement loaned appliance with the same purpose within 24 hours. This replacement appliance does not have to be of the same model or brand and this subject to equipment availability and the acceptance of all loan conditions imposed by the approved repair worker.

The length of the loan shall correspond to the length of repairs for the insured defective appliance; it may not exceed 30 successive calendar days and shall in any case immediately terminate after delivery of the repaired insured appliance.

If a loaned appliance cannot be delivered on time, the insurer undertakes to pay compensation equal to 50 euros including VAT to the insured.

5.3 Replacement of an appliance that cannot be repaired

If the approved repair worker concludes that the insured appliance cannot be repaired (repair costs higher than the replacement value of the defective appliance), the insured person can have the insured appliance replaced with an appliance that has the same technical characteristics. However, it does not have to be the same model or the same brand.

The energy efficiency of the new appliance must be class A according to the energy label.

This new appliance is delivered to the residence of the insured – for the insured's account – within a maximum period of five days following confirmation that the appliance cannot be repaired.

Any purchase of an appliance by the insured to replace his or her insured appliance without the insurer's prior approval shall not be taken into consideration.

6. Exclusions

The following shall be excluded and shall not give rise to any intervention by the insurer, nor to any compensation of any kind:

- the appliances and/or equipment for professional purposes, even if the appliances are installed and used in the home of the insured;
- accessories or peripherals such as: cables, the dishwasher cage, oven accessories, burner protective hood, remote controls;
- consumables and wear and tear parts specified as such in the manufacturer's service booklet, such as: bulbs, lamps, filters, fuses, door seals, belts, drain pipes, tubing;
- glass ceramic plate parts, oven doors and hotplate covers;
- oven thermal insulation elements;
- appliances for which the purchase invoice, sales slip or checkout receipt are not available during the intervention, or if the documents are erased and/or illegible;
- the devices for which the number and/or references have been removed, changed or are illegible;
- rented or loaned items.

The following claims are also excluded and shall not give rise to any intervention by the insurer, nor any compensation for the breakdown or expenses in any form whatsoever:

- Claims covered by the legal warranty concerning hidden defects in the meaning of articles 1641 et seq. of the Civil Code, when the insured has chosen to call on the legal warranty and has therefore received compensation or partial reimbursement of the purchase price
- Claims covered by the warranty as regards a compliance defect in the meaning of article 1649 of the Civil Code, if the Insured has chosen to call on the legal warranty and has therefore returned the appliance with a view to receiving a full refund of the purchase price
- The claims that arise from modifications or improvements made by the insured or the manufacturer
- Claims arising from a makeshift or temporary repair that may possibly lead to the original fault being aggravated
- Claims within the framework of which a third party may be held responsible for the breakdown (manufacturer, supplier or any other person)
- Claims concerning any modification or recall initiated by the manufacturer
- Claims resulting from a failure to follow the guidelines and recommendations of the manufacturer (within the area of installation, connection, handling, use, servicing etc.) specified in the instructions for use
- Claims resulting from incorrect use and/or use that does not comply with the manufacturer's guidelines or use of inappropriate peripherals, accessories or consumables
- Claims whose cause is external to the appliance (lightning, collision, fall, frost, fire, explosion, flooding, power cut, humidity, excessive heat).

The following damage is also excluded and shall not give rise to any intervention by the insurer nor any compensation for the breakdown or costs in any form whatsoever:

- The contents (perishable or otherwise) of the insured's damaged appliance
- The costs (parts, labour, travel and transport) and consequences of a breakdown that has not been observed by the insurer's approved repairer, or a service arranged without its prior approval.

APPENDIX 1 List of appliances covered

WHITE GOODS	BROWN
<p>Large electrical</p> <p>Cooling</p> <ul style="list-style-type: none"> Refrigerator Freezer Wine cabinet <p>Cleaning</p> <ul style="list-style-type: none"> Tumble dryer Dishwasher Washing machine <p>Cooking</p> <ul style="list-style-type: none"> Electric hob Induction hob Cooker Ceramic hob Oven Steam oven Microwave oven Microware combi Mini oven Hot plate <p>Fume hoods</p> <ul style="list-style-type: none"> Island hoods Chimney hood Telescopic cooker hood <p>Airco & Ventilation</p> <ul style="list-style-type: none"> Airco Fan - airfreshener <p>Small electrical</p> <p>Kitchen appliances</p> <ul style="list-style-type: none"> Plate warmer Breadmaker Espresso machine Kitchen robot 	<p>Electrical miscellaneous</p> <ul style="list-style-type: none"> Polisher Robot suction mopping machine Hoover Steam cleaner Iron Sewing machine Hand hoover Humidifier Dehumidifier Air freshener <p>Body care</p> <ul style="list-style-type: none"> Electric blanket Electric hairbrush Curling tongs/uncurling irons Hair straightener Electric toothbrush Personal scale Shaver <p>Fitness</p> <ul style="list-style-type: none"> Crosstrainer Exercise bike Treadmill Massager (chair) Power plate Solarium - Sunbed
	<p>TV</p> <ul style="list-style-type: none"> HDTV satlite receiver Home Cinema Led-tv Plasma and LCD screens Television set - smart tv <p>DVD & Video</p> <ul style="list-style-type: none"> Blue ray DVD-player Digicorder Portable DVD player DVD recorder Projector / beamer Videophone Video recorder <p>Hifi chains</p> <ul style="list-style-type: none"> Audio media player CD-player Turntable Tuner Amplifier Headphones Speaker Acoustic speaker <p>Small audio</p> <ul style="list-style-type: none"> Docking station MP3 / Ipod Portable digital radio Portable radio cassette CD Portable speakers Minidisc Clock radio