

Keytrade Bank VISA Gold

Document containing information about the insurance product



Inter Partner Assistance SA - Belgique - Assureur - BNB n° 0487 'Trip cancellation and interruption'

The purpose of this document is to give you an overview of the main benefits and exclusions relating to this insurance. This document is not tailored to your specific needs and the information it contains is not complete. For more information, please refer to the pre-contractual and contractual terms for this insurance product.

What kind of insurance is it?

The Keytrade Bank VISA Gold trip cancellation and interruption insurance is an assistance insurance that aims to cover the non-recoverable costs caused by the modification, cancellation or interruption of a guaranteed trip under the established conditions (see GTC) and provided that at least 75% of the trip was paid for with the Keytrade VISA Gold card.



What is insured?

Cancellation guarantee

Only the following reasons apply for this guarantee:

- ✓ The leave granted to the holder of the Keytrade Bank VISA Gold card or to his/her partner, who was to accompany him/her, has been withdrawn because the colleague who was to replace him/her is unavailable due to illness, accident or death;
- ✓ Compulsory presence of the insured and/or his/her spouse due to a new employment contract with a duration of at least 3 months and insofar as this period coincides fully or partially with the duration of the trip. The new employment contract must be concluded after the cover comes into force and after the trip booking date;
- ✓ Obligatory presence of the holder of the Keytrade Bank VISA Gold card or his/her spouse, who would accompany him/her, if he/she exercises a liberal profession or is self-employed, because the substitute he/she had requested is unavailable due to illness, accident or death;
- ✓ Unavailability due to illness, accident or death of the person caring for the minor or disabled child of the card holder Keytrade Bank VISA Gold;
- ✓ Serious material damage to property, either to the main residence of the Keytrade Bank VISA Gold card holder or to his place of business;
- ✓ Summoning as a witness or juror before the court the holder of the card Keytrade Bank VISA Gold or his/her spouse, who would accompany him/her;
- ✓ Required presence of the holder of the card Keytrade Bank VISA Gold or a family member up to the first degree in connection with:
 - a) the adoption of a child;
 - b) an urgent organ transplant (as donor or recipient);

Interruption guarantee

In case of interruption of the trip, AXA Assistance will reimburse the lost holiday days. The part of the amount of the trip that has been lost will be refunded to you in proportion to the unused holiday days.

The following reasons apply for this guarantee:



What is not insured?

The following exclusions are common to all coverages:

The cover does not apply in case of:

- ✗ trips reserved or realised as part of a professional activity;
- ✗ the desire to end the trip or continue the holiday;
- ✗ cancellation due to the financial circumstances of an insured person;
- ✗ cancellation or interruption of the insured trip due to failure to present travel documents;
- ✗ cancellation or interruption of the insured trip due to the transport company or the trip organiser, for any reason.

AXA Assistance's intervention does not apply when the cancellation or interruption of the insured trip is due to:

- ✗ mental illnesses;
- ✗ non-stabilised illnesses already diagnosed before the purchase of the insured trip where a sudden complication may occur before departure;
- ✗ the effects of taking drugs or non-medically prescribed medicines;
- ✗ pregnancy, provided an unforeseen complication was diagnosed by a recognised medical authority and, in all cases, pregnancy from the seventh month;
- ✗ accidents that occurred during matches or competitions in which motor vehicles were used;
- ✗ accidents arising from the use of aircraft (excluding passenger transport aircraft);
- ✗ consequences of a civil or foreign war, riots, uprisings or popular movements in which the insured person actively participated;
- ✗ Regarding the interruption guarantee: diseases or benign injuries that can be treated on site.

Under no circumstances will AXA Assistance be able to reimburse the holder of the Keytrade Bank VISA Gold card for the cancellation insurance premium he paid to the travel operator or travel agency if the holder of the Keytrade Bank VISA Gold card forgot to decline it or if it was automatically included in a package he accepted.

- ✓ unavailability due to illness, accident or death of the person caring for the minor or disabled child of the holder of the Keytrade Bank VISA Gold card;
- ✓ serious material damage to property, in particular either to the main residence of the holder of the Keytrade Bank VISA Gold card or to his place of business;
- ✓ summoning the holder of the Keytrade Bank VISA Gold card or a relative up to the first degree for an urgent organ transplant (as donor or recipient);
- ✓ pregnancy complications of the holder of the Keytrade Bank VISA Gold card, his/her spouse or a family member up to the first degree, as well as if the birth occurs at least one month prematurely;
- ✓ Theft or total loss of the Keytrade Bank VISA Gold card holder's vehicle used for the trip due to a road accident or fire during the trip. However, engine failure is excluded;
- ✓ Illness, accident or death of the insured, his/her spouse, their relatives in descending or ascending line (maximum second degree), brothers, sisters, lateral relatives (maximum second degree), relatives (maximum second degree) and travel companions mentioned on the registration form. Under no circumstances can these persons claim compensation if they are self-insured.



Are there any coverage restrictions?

- ! In any case, AXA's intervention is limited to €5,000 per trip, per family and per insurance year, regardless of the number of declared claims. AXA Assistance will intervene up to this amount after applying an excess of €100.



Where am I covered?

- ✓ Coverage applies worldwide.



What are my obligations?

- When entering into the contract: provide an accurate statement of all circumstances known to you that you should reasonably consider as elements for assessing the risk to us.
- During the term of the contract: indicate any new circumstance or change of circumstance that may significantly and permanently increase the risk of the insured event occurring.
- In case of a claim :
 - o Within 14 days, the insured person must communicate to AXA Assistance the facts falling within the scope of the cover (date, place, facts as well as all data necessary to determine the amount of the indemnity), via the declaration form of the claim cancellation or trip interruption, to be found on the site www.keytradebank.be, which must be signed, and send it by mail to claims-ipa@axa-assistance.com or by post to: AXA Assistance, Refund Service Keytrade Bank VISA Gold, Avenue Louise 166/1, 1050 Brussels
 - o The insured person who has suffered personal injury authorises his doctor to provide AXA Assistance's expert with all necessary information;
 - o The insured person undertakes to undergo a medical examination at the request of AXA Assistance, the cost of which will be borne by AXA Assistance;
 - o In the event of death, AXA Assistance has the right, before giving its agreement for compensation, to request an autopsy at its expense.



When and how should I pay?

You must pay the premium when you receive the invitation to pay. The premium is a payable debt.



When does coverage start and end?

The guarantee takes effect within the provided limits from the purchase date or reservation date of an insured trip paid with the card Keytrade Bank VISA Gold. The cancellation guarantee takes effect in case of illness, accident or death, from the purchase of the trip within the conditions and limits set. The interruption condition starts from the start date of the insured trip.

End of guarantee:

- As for the cancellation guarantee, it ends the day after the departure date at 24h;
- regarding the interruption guarantee, it ends 90 days after the departure date and in any case on the date of return to your usual country of residence.



How can I cancel my contract?

The policyholder may cancel the contract by registered letter, bailiff's writ or by delivering the cancellation letter against receipt:

- after each claim, no later than one month after the payment of compensation or after notification of the refusal to intervene.
- within 30 days of receipt of the signed copy of the special conditions if the contract is concluded under the same conditions for a period of more than 30 days
- in the event of a change in the insurance terms and/or rate, the policyholder is notified of this change and has the right to cancel the contract in the same manner within three months from the date of this notification

- at least three months before the expiry date of the contract,

As a consumer, the policyholder has the right to cancel this contract, without payment of a penalty and without giving reasons, within a withdrawal period that expires 14 days from the date of conclusion of the contract.