

Keytrade Bank VISA Gold

'Travel cancellation and interruption' insurance

Special conditions

1. Definitions

- **Children:** the natural or adopted children who are dependent on the holder of an insured card or on his or her spouse and aged under 25.
- **Spouse:** the person with whom the holder of a Keytrade Bank VISA Gold card forms a legal or de facto unit, lives permanently under the same roof and whose legal residence is at the same address at the time of the claim. An original certificate issued by the Civil Registrar shall be considered proof of the said union.
- **Family:** children or spouse.
- **Insurer:** Inter Partner Assistance SA, an insurance company certified by the BNB under number 0487, with registered office at Boulevard du Régent 7 in 1000 Brussels - BE0415 591 055 – ING 310-0727000-71. IBAN code: BE49 3 7270 0071. BIC code: BBRUBEBB – member of the AXA Assistance Group, hereinafter referred to as "AXA Assistance".
- **Insured:** the insurance beneficiary (cardholder) and his/her spouse if he or she lives at the same address, and the accompanying children (aged under 25), whether or not they legally reside with the insurance beneficiary.
- **Insured travel:** all travel (one trip abroad, excluding all professional trips) booked for which at least 75% of the total cost has been paid using the Keytrade Bank VISA Gold card. Travel in Belgium is also insured, provided a stay of at least 2 consecutive nights is involved, for a minimum amount of 150 euros. Professional trips shall always be excluded.
- **A payment with the card** is any payment:
 - with a signature on a proof of payment in paper format;
 - for which the transaction is validated using a secret code;
 - for which the card number is communicated in writing or via an IT application (Internet or other form of electronic transaction) and dated by the service provider, airline or travel agent.
- **Date of departure:** the date of departure for the travel mentioned in the travel contract or the date of the start of the stay instead of the resort location specified in the travel contract.
- **Travel contract:** written contract and/or booking of holiday, travel or accommodation using the Keytrade Bank VISA Gold card and a professional operator and/or intermediary and/or a person who directly provides transport or accommodation to the Keytrade Bank VISA Gold cardholder.
- **Illness:** any change in the state of health observed by a competent medical authority and causing an interruption to any professional or other activity, and which prevents you from going on the travel booked.
- **Accident:** any physical damage beyond the control of the victim and resulting from a sudden event or external cause and observed by a competent medical authority, causing an interruption of any professional or other activity and preventing you from going on the travel booked.
- **Travel documents:** the documents that are indispensable for travel, such as passport, personal proof of identity, visa, travel tickets and vaccination card. This is not an exhaustive list.
- **Abroad:** said of any country that is not that of the residence or usual workplace of the Keytrade Bank VISA Gold cardholder.
- **Non-recoverable costs:** costs not reimbursed by third parties.

2. Guarantee

The purpose of the guarantee is to cover the non-recoverable costs incurred by the changing, cancellation or interruption of a trip guaranteed under the conditions defined below and provided that at least 75% of the trip was paid for using the Keytrade Bank VISA Gold card.

2.1 Cancellation guarantee

In case of cancellation, AXA Assistance shall reimburse the contractually scheduled non-recoverable costs under the terms and conditions of sale.

For this guarantee, the following only shall apply:

- Removal of the holidays that had been granted to the Keytrade Bank VISA Gold cardholder or his/her partner who was supposed to accompany him/her because the colleague who was intended to replace him/her is unavailable due to illness, accident or death
- The compulsory presence of the insured and/or his or her spouse due to a new employment contract with minimum length 3 uninterrupted months and provided that this period coincides even partially with the travel period. The new employment contract must be concluded after the entry into force of the cover and after the date the travel was booked
- The compulsory presence of the Keytrade Bank VISA Gold cardholder or his or her spouse who is supposed to accompany him or her, if he or she has a liberal profession or is self-employed, and because the replacement that he or she had requested is unavailable due to illness, accident or death
- Unavailability due to illness, accident or death of the person who takes care of the minor or handicapped child of the Keytrade Bank VISA Gold cardholder
- Serious material damage to immovable property which is either the main residence of the Keytrade Bank VISA Gold cardholder or the registered office of his or her business or enterprise
- Summons to appear before the court as a witness or member of the jury of the Keytrade Bank VISA Gold cardholder or his/her spouse who is supposed to accompany him/her
- An appointment is booked for the Keytrade Bank VISA Gold cardholder or a family member up to the first degree for:
 - a) adoption of a child;
 - b) an urgent organ transplant (as donor or receiver);
- Pregnancy complications for the Keytrade Bank VISA Gold cardholder, his or her spouse or a family member up to the first degree, even if the birth takes place at least one month prematurely
- Pregnancy of the Keytrade Bank VISA Gold cardholder or of his or her spouse who is supposed to accompany him/her, provided that the trip is planned for the last three months of pregnancy and that the pregnancy in question was not known at the time the trip was planned
- Theft or total discontinuation of use of the private vehicle of the Keytrade Bank VISA Gold cardholder following a traffic accident or fire within seven days preceding the departure date or during the trip to the holiday destination. Engine failure is however excluded
- Delay in the vehicle used due to a breakdown during the journey to the place of boarding, subject to presentation of a certificate or invoice from a towing company, certified garage or automobile association. Delay due to public transport or traffic jams is excluded
- Dismissal, after booking the trip, of the Keytrade Bank VISA Gold cardholder or his/her spouse on economic grounds
- An illness, accident or death of the insured, his/her spouse, their parents or grandparents (maximum 2nd degree), descendants (maximum 2nd degree), brothers, sisters, collateral by marriage (maximum 2nd degree), allied (maximum 2nd degree), travel companions named on the registration form. These persons may under no circumstances claim any compensation if they are not insured themselves.

2.2 Interruption guarantee

In the event that the travel is interrupted, AXA Assistance will reimburse the insured for the days' holiday lost. The part of the holiday amount not recovered will be reimbursed to you on a pro-rated basis for the days' holiday unused.

The following clauses apply for this guarantee:

- Unavailability due to illness, accident or death of the person who takes care of the minor or handicapped child of the Keytrade Bank VISA Gold cardholder
- Serious material damage to the immovable property which is either the main residence of the Keytrade Bank VISA Gold cardholder or the registered office of his or her business or enterprise
- Appointment arranged for the Keytrade Bank VISA Gold cardholder or a family member up to the first degree for an urgent organ transplant (as donor or receiver)
- Pregnancy complications for the Keytrade Bank VISA Gold cardholder, his/her spouse or a family member up to the first degree, even if the birth takes place at least one month prematurely
- Theft or total discontinuation of use of the private vehicle of the Keytrade Bank VISA Gold cardholder following a traffic accident or fire following a traffic accident or fire during the trip. Engine failure is however excluded
- An illness, accident or death of the insured, his/her spouse, their parents or grandparents (maximum 2nd degree), descendants (maximum 2nd degree), brothers, sisters, collateral by marriage (maximum 2nd degree), allied (maximum 2nd degree) and travel companions named on the registration form. These persons may under no circumstances claim any compensation if they are not insured themselves.

3. Entering into force and end of the guarantee

The guarantee shall enter into force within the planned limits starting from the date of purchase or booking of an insured holiday, paid for using the Keytrade Bank VISA Gold card.

The cancellation guarantee shall apply in case of illness, accident or death from purchase of the trip under the conditions and within the set limits.

The interruption guarantee shall enter into force on the day the insured trip starts.

End of the guarantee:

- for the cancellation guarantee, it ends the day after the departure date at midnight;
- for the interruption guarantee, it ends 90 days after the departure date and in any event on the date of return into your usual country of residence.

4. Insured limit

In all cases, AXA Assistance's commitment is limited to 5,000 euros per trip, per family and per insurance year, independently of the number of claims made. AXA Assistance will intervene for this amount after application of a deductible of 100 euros.

5. Territoriality

The cover applies throughout the world.

6. Exclusions

The guarantee does not apply for the following:

- trips booked or made within the framework of a professional activity;
- desire to end the trip or continue the holidays;
- cancellation for the financial conditions of an insured;
- cancellation or interruption of the insured travel following a failure to submit travel documents;
- cancellation or interruption of the insured travel due to a transporter or the travel organiser, for any reason whatsoever.

The intervention of AXA Assistance shall not take place if the cancellation or interruption of the insured travel is due to the following:

- psychological illness;
- non-stabilised diseases that are discovered after the insured travel has been purchased and that are likely to involve sudden complications after the departure;
- the consequences of the use of drugs or medication not prescribed medically;
- pregnancy, unless an unforeseeable complication is uncovered by a competent medical authority and in any event, pregnancy as of the 7th month;
- accidents that occur in trials, races or competitions requiring the use of motor vehicles;
- accidents resulting from the use of aerial vehicles (unless the aircraft is able to transport passengers);
- the consequences of civil or foreign war, riots, revolts or popular movements in which the insured has played an active role;
- for the interruption guarantee: minor illnesses or injuries that can be treated on location.

Under no circumstances may AXA Assistance reimburse the Keytrade Bank VISA Gold holder the cancellation insurance premium that he or she has paid to the travel operator or travel agent if the Keytrade Bank VISA Gold cardholder has forgotten to refuse it, or if it is automatically included in a flat rate that he or she has agreed to.

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

- Within 14 days, the insured must declare to AXA Assistance the facts falling under the application of the guarantee (date, place, facts and all relevant data to determine the compensation amount), using the travel cancellation and interruption claim form, available on the site www.keytradebank.be, duly signed; and send it by email to claims-assistance@axa-assistance.com or by post to: AXA Assistance, Service Remboursement Keytrade Bank VISA Gold, Boulevard du Régent 7, 1000 Brussels
- If the insured has suffered an injury, he or she authorises his or her doctor to submit all useful information to the AXA Assistance expert
- The insured agrees to undergo a medical examination at the request of AXA Assistance, with the cost to be covered by AXA Assistance

- In case of death, before giving its consent for the compensation, AXA Assistance has the right to request an autopsy, with the cost to be borne by AXA Assistance.

8. Necessary supporting documentation

All medical certificates, invoices, receipts and information that AXA Assistance requests must be provided to it in the requested form and at the expense of the person who is making the claim.