

Keytrade Bank VISA Gold 'Travel Accident' insurance

Special conditions

1. Definitions

- **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– member of the AXA Assistance Group, hereinafter referred to as “AXA Assistance”.
- **Accident:** A sudden event, beyond the control of the insured, and which leads to death or physical injury observed by a competent medical authority, of which one of the causes is external to the victim’s organism and which prevents him or her from making or continuing the booked trip.

2. Guarantee

Any Insured who leaves his usual country of residence or during his or her stay abroad travels using one of the following means of transport – plane, train, boat or coach – shall receive the guarantees and amounts indicated in the services table.

The Insured are covered in case of definitive TPI (total permanent incapacity) or death following any accident that occurs during use of one of the means of transport mentioned above.

If the Insured dies, the amount in the table of services shall be paid to the beneficiaries, within a period of 90 days following the covered accident.

Awarding of compensation takes place based on the conclusions of the medical adviser appointed by the insurer or based on the medical certificates submitted if no medical adviser has been appointed.

3. Insurance beneficiary

Is the holder of a Keytrade Bank VISA Gold card, 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 card holder is the natural person whose name is written on the card.

4. Insured

The insurance beneficiary (card holder) and his/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.

5. Maximum intervention amount

- Death following an accident: €100,000
- Total permanent disability following an accident: €100,000

The amounts payable in the event of death and permanent disability are not cumulative.

6. Beneficiaries in case of death

In case of death of the insured, the beneficiaries are:

- the designated beneficiary, by default;
- the Insured’s partner, by default;
- the children of the Insured, by default;
- the grandchildren of the Insured, by default;
- the parents of the Insured, by default;
- the brothers and sisters of the Insured, by default;
- the Insured Person’s rightful claimants with the exception of the State.

The insured may designate another beneficiary by sending a letter to the insurer.

7. Territoriality

The cover applies throughout the world.

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

The Insured or his or her rightholders must notify the Insurer as quickly as possible of the accident using the documents provided. The Insurer must be notified without delay in the event of any fatal accident.

To this end, the Insured should use the 'Travel Accident - 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.

9. 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.