

Keytrade Bank VISA Gold

'Travel disruption: delayed/cancelled departure and late baggage delivery' 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 – ING 310-0727000-71 – IBAN code: BE49 3100 7270 0071 – BIC code: BBRUBEBB – member of the AXA Assistance Group, hereinafter referred to as "AXA Assistance".
- **Claim:** an event covered by this guarantee.
- **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. "Late baggage delivery" guarantee

If the checked-in baggage of the insured is not delivered within 4 hours following the arrival of his or her flight at any airport or terminal located outside Belgian or Luxembourg territory, AXA Assistance shall compensate the insured up to a maximum of €250 per person per trip for reasonable expenses incurred at the destination location for the urgent purchase of essential clothing and accessories.

Exclusions

- Confiscation or requisition by customs authorities or any other government authority
- Failure to take reasonable measures to save or find lost luggage
- Failure to notify the transport company persons concerned at the destination
- Delay and loss of baggage on the occasion of a connecting flight or rail connection when the insured is returning home
- Unchecked baggage.

3. "Delayed/cancelled departure" guarantee

Delay to or cancellation of the connecting flight or rail connection, overbooking

If the departure of a line flight or regular and fixed train connection of an insured is delayed by 4 hours or more, or cancelled, or if the insured is not allowed on board due to overbooking, and if the insured is unable to find another way to travel within the 4 hours following the scheduled departure time, AXA Assistance shall compensate the insured up to a maximum of €250 per person, per trip for reasonable expenses incurred for meals, hotel bills and refreshments.

Missed connections

If the confirmed connection of the line flight or regular and fixed train connection of the insured is missed at the point of transfer due to the late arrival of the connecting flight or train of the insured and if the latter is unable to find another way to travel within the 4 hours following the actual arrival of the initial flight or rail connection, AXA Assistance shall compensate the insured up to a maximum of €250 per person, per trip for reasonable expenses incurred for hotel bills, meals and refreshments.

4. 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.

5. 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.

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

The claim statement must be sent to AXA Assistance using the 'request for intervention for travel disruption' form (available at www.keytradebank.be), as quickly as possible. The insured must also notify the authorities concerned of the transport company and/or the authorities at the destination that baggage is missing.

7. Necessary supporting documentation

The following information and documents must be submitted to AXA Assistance as soon as possible following the occurrence of the incident:

- The originals of expense reports and original proofs of purchase regarding the expenses incurred for which reimbursement is requested under the terms and conditions of this insurance policy.
- The account statements proving that this is a trip under the guarantee as specified in these special conditions, and in the case of delayed or lost luggage, the "Property Irregularity Report" submitted by the transport company.