



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 incomplete. For more information, please refer to the pre-contractual and contractual terms for this insurance product.

### What kind of insurance is it?

If the insured person's personal keys or personal documents are stolen as a result of theft under aggravating circumstances at the same time with the Keytrade Bank VISA Platinum card, AXA Assistance will reimburse, based on the invoice, the amount for replacing the keys, including locks, and/or documents.



#### What is insured?

##### Guarantee



If the insured person's personal keys or personal documents are stolen as a result of theft under aggravating circumstances at the same time with the Keytrade Bank VISA Platinum card, AXA Assistance will reimburse, based on the invoice, the amount for replacing the keys, including locks, and/or documents.



#### What is not insured?



Applications where the aggravated theft has not been reported to the local police within the 24 hours following the aggravated theft and without a written report indicating the incident number and the circumstances of the theft.



#### Are there any coverage restrictions?



Maximum €500 per insured and per claim and per consecutive periods of 12 months after the first claim.



#### Where am I covered?

The guarantees start to run once the holder of the card is in possession of it, as stated in the applicable special conditions.

Coverage ends:

- if the card was permanently blocked by the bank;
- If the customer cancels the card, or;
- if the card is no longer valid.

Cover ends automatically in the following cases:

- in case the card is not renewed or retained by Keytrade Bank
- in case the card is not renewed or the contract between the insurer and the policyholder is dissolved.

The special conditions may determine the specific durations of coverage for insured claims.



#### 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 :

In the event of a claim, the insured must, as soon as he discovers the theft of his keys, documents, handbag or wallet:

- file a complaint with the competent police authorities within 24h following the claim;
- report the claim to the insurer by sending him a completed and signed claim declaration form as soon as possible. The declaration form must be accompanied by all the documents listed below:
- the record of the complaint;
- copy of the medical certificate or written witness statement describing the circumstances of the aggravated theft, dated and signed, or any other evidence of aggravated theft.



### 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?

- ✓ What the special conditions provide for.



### 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 within three months from the date of this notification in the same way
- 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.