



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?

The purpose of the contract is to assist the insured in the circumstances defined below. For all the services described below, AXA Assistance may, with the agreement of the insured, take on the organisation. However, the costs are not covered.



### What is insured?

#### Assistance to persons abroad

- ✓ Medical assistance
- ✓ Repatriation or transport of the sick or injured insured person
- ✓ Repatriation or transport of other insured persons
- ✓ Visit in case of hospitalisation
- ✓ Return and supervision of children under 18 years of age
- ✓ Urgent early return

If an insured staying abroad has to interrupt his stay because of:

- a hospitalisation in Belgium of more than 5 calendar days or the death of a direct family member of the first degree, namely the partner, father, mother or child.

OR

- the death of a partner who is irreplaceable for the daily management of the company or his substitute in the exercise of his free profession.

- ✓ Death of an insured while travelling abroad



### What is not insured?

The guarantee of the special conditions is not acquired:

- ✗ in case of incidents caused by suicide, an intentional act or serious fault of the insured;
- ✗ in case of events such as: war, civil war, strikes, uprisings or popular movements, terrorism or sabotage, unless the insured did not participate in that event;
- ✗ in case of nuclear accidents as defined by the Paris Convention of 29 July 1960 and its additional Protocols or as a result of radiations from radioisotopes;
- ✗ during the practice of motorised competitive sports and any other professional sport;
- ✗ while piloting aircraft or performing any other function on board related to flight;
- ✗ while operating as a driver or passenger of a two-wheeler with a cylinder capacity of more than 125 cm<sup>3</sup>;
- ✗ while practising the following sports: parachuting, gliding, hang gliding, combat or defence sports, mountain climbing, volcano climbing, caving, bobsleigh, skeleton, ice hockey, rugby, hunting of wild and large animals, game hunting, deep-sea diving with self-contained breathing apparatus or weight belt, sailing more than three miles from the coast
- ✗ in case of participation in competitions, betting, challenges or acts where the performer should have known or should have known that they would cause damage
- ✗ while engaged in any of the following professional activities: climbing roofs, ladders or scaffolding, descending into pits, mines or quarries in mine galleries; manufacturing, using or handling fireworks or explosives;
- ✗ when assistance is needed when the insured is in a state of intoxication, of punishable alcohol intoxication or in a similar state due to products other than alcoholic beverages;
- ✗ for the consequences of a bold act, bet or challenge, unless the insured demonstrates that there is no causal link between the event leading to exclusion and the claim;
- ✗ due to natural disasters when intervention proves impossible for reasons beyond the control of AXA Assistance.



### Are there any coverage restrictions?

- ! Limitations on amounts may apply (see T&C)



## Where am I covered?

- ✓ As provided for in the special conditions



## 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 :



## 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 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.



## 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.