



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 not complete. 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?

Guarantee

Assistance to persons in case of illness, injury and death

Assistance to persons in Belgium

- ✓ In case of death in Belgium, AXA Assistance will only cover the transport costs of the remains from the place of death to the place where the deceased is buried or cremated.
- ✓ Assistance to persons abroad
- ✓ Medical assistance
- ✓ Repatriation or transport of the sick or injured insured person

Depending on the seriousness of the case and with the permission of the attending physician and/or general practitioner, AXA Assistance will organise and pay for the repatriation and medical transport of the insured with:

- An air ambulance;
- a scheduled or charter flight;
- a helicopter;
- the train first class;
- an ambulance;
- ✓ Repatriation or transport of other insured persons
 - either the transport of the other insured persons, by train first class or by scheduled (economy class) or charter flight, to their place of residence in Belgium;
 - either the continuation of their trip with the maximum cost being the cost AXA Assistance would have paid for their return to Belgium.
- ✓ Visit in case of hospitalisation

If the AXA Assistance medical team considers that the state of health of the sick or injured insured travelling alone does not require immediate repatriation or makes it impossible, and if hospitalisation on site would last longer than 5 days, AXA Assistance will organise travel (round trip) by train first class or by scheduled flight (economy class) or charter flight of a first- or second-degree relative so that they can visit the sick or injured insured.

The on-site hotel costs (room + breakfast) of this family member will be reimbursed up to an amount of EUR 100 per day for a maximum of 10 days.

- ✓ Return and supervision of children under 18 years of age
 - If neither the insured sick or injured person nor any other insured person can take care of the insured children under 18 accompanying them, AXA Assistance will organise and pay for the travel of a hostess or a person designated by the family to take care of the children and bring them back to their place of residence in Belgium. The hotel costs (room + breakfast) of this person will be borne with a maximum of EUR 125.

- ✓ Return of a pet
 - In case of repatriation or death of a sick or injured insured, AXA Assistance will pay for the return of pets (dog or cat) left unattended if no other insured can take care of them.

- ✓ Medical expenses due to illness or accident



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 cm³;
- ✗ 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.

Exclusions relating to assistance to persons

Medical expenses resulting from an illness or accident occurring abroad will be reimbursed up to a maximum of EUR 25,000 per insured person. An amount of EUR 50 per insured person will be deducted from the amount owed to the insured for administrative costs.

Its covered:

- ✓ medical and surgical fees;
- ✓ medication prescribed by a doctor or surgeon;
- ✓ minor dental care resulting from an accident or acute crisis (excluding dentures) with a maximum of EUR 125 per person;
- ✓ hospitalisation costs;
- ✓ transport costs by ambulance, sledge or helicopter requested by a doctor for a local route.
- ✓ Medical follow-up costs in Belgium
- ✓ Extension of the insured's stay
- ✓ Urgent early return
- ✓ Death of an insured while travelling abroad
- ✓ Search and rescue costs
- ✓ Ski accidents
- ✓ Dispatch of necessary medication, glasses, contact lenses and prosthetics

Travel assistance abroad

- ✓ Information service
- ✓ loss or theft of travel and transport documents abroad;
- ✓ Provision of an interpreter
- ✓ Advance
- ✓ Transfer of urgent communication messages to Belgium
- ✓ Legal assistance abroad

-the criminal security deposit required by the authorities with a maximum of EUR 12,500 per insured if prosecuted as a result of a traffic accident;

-the fees of a lawyer with a maximum of EUR 1,250 per prosecuted insured person if prosecuted as a result of a traffic accident

Benefits not requested at the time of the incident and not performed by or with the authorisation of AXA Assistance. However, ordinary medical consultation costs and outpatient pharmacy costs resulting from an event occurring abroad will be reimbursed within the limits of current special provisions;

Costs associated with the following conditions are never reimbursed:

- ✗ benign conditions or injuries that do not prevent the patient from continuing their journey;
- ✗ mental illnesses for which treatment has already been received;
- ✗ chronic diseases causing neurological, respiratory, circulatory, blood or renal insufficiency;
- ✗ relapse and recovery from any diagnosed condition from which the insured is not yet cured and for which he was still being treated before the date of travel and which poses a real risk of rapid deterioration;
- ✗ preventive medicine and thermal cures;
- ✗ diagnoses and treatments not recognised by the NIHD;
- ✗ pregnancy problems after the 26th week;
- ✗ the purchase and repair of prosthetics in general, including glasses and contact lenses;
- ✗ costs in view of medical and surgical treatments and medicines prescribed and/or started in Belgium, with the exception of those covered by the cover for medical costs after hospitalisation in Belgium
- ✗ funeral and cremation costs in Belgium



Are there any coverage restrictions?

Major constraints (non-exhaustive)

- ! Medical follow-up costs in Belgium
As a result of a physical accident or illness abroad and on condition that the insured person was hospitalised abroad for at least one night with the permission of AXA Assistance's doctor, AXA Assistance will reimburse post-treatment costs in Belgium up to a maximum of EUR 2,500 per insured person for a maximum of 1 year after the occurrence of the accident or illness and after deduction of the insured person's Social Security or Mutual Insurance contribution.

- ! Visit in case of hospitalisation

The on-site hotel costs (room + breakfast) of this family member will be reimbursed up to an amount of EUR 100 per day for a maximum of 10 days.



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 :

o follow the instructions of AXA Assistance and provide it with any information and/or documents it deems necessary or useful
report the damage as soon as possible and in any case within 7 calendar days from the date of the damage



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.