

Keytrade Bank VISA Gold Insurance 'Safe Online'

Document containing information about the insurance product



Inter Partner Assistance SA - Belgique - Assureur - BNB n° 0487 Insurance 'Safe Online'

The purpose of this document is to provide you with 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?

Keytrade Bank Visa Gold Safe Online is an assistance insurance whereby the insurer undertakes to provide assistance for goods purchased on the internet. AXA Assistance will reimburse the insured if no satisfactory solution was found between the seller and AXA Assistance or the insured at least 90 days after payment by the insured and on condition that the good was 100% paid for with the Keytrade Bank VISA Gold card.



What is insured?

Guarantee

- ✓ Delivery of goods purchased via the Internet
- In the event of problems with the delivery of an internet purchase made by the insured, the insured may rely on the intervention of the 'buy online safely' insurance if all the following conditions are met:
 - the insured good must be paid in full with a Keytrade Bank VISA Gold card;
 - the payment transaction of the purchase must appear on the account statement of the card.
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- ✓ In case of non-conforming delivery of the insured purchase or if the insured purchase was not delivered
- If the seller accepts the return of the item and sends a replacement item or reimburses the insured, the insurance covers the cost of returning the item to the seller, if the seller does not bear the cost;
- If the seller accepts the return of the item but does not send a replacement item and does not refund the insured within the 90 days following the return of the non-conforming item, the insurance covers the cost of returning the item to the seller and/or refunding the value of the purchase of the insured item;
- If the seller does not accept the return of the item, the insurance covers the cost of returning the insured item to AXA Assistance, Avenue Louise 166/1, 1050 Brussels, and refunds the purchase price of the guaranteed item.

Insured goods

- ✓ An insured item is any tangible movable property for private use, purchased new by the insured via the Internet, provided it was sent by post, followed by delivery or delivered by a private transport company, with a unit price of 50 to 1,000 euros including VAT and which is not excluded from this guarantee.



What is not insured?

Exclusions specific to insured property:

Following goods and damages are excluded from current warranty:

- ✗ animals;
- ✗ perishable goods, food products;
- ✗ drinks;
- ✗ plants;
- ✗ motor vehicles;
- ✗ jewellery or valuable items worth at least €50 such as: works of art, gold and silverware;
- ✗ digital data to be visualised or downloaded online (especially mp3 files, photos, software ...);
- ✗ cash, shares, bonds, coupons, securities and securities of all kinds;
- ✗ services provided, including services provided online;
- ✗ goods for professional use;
- ✗ goods for commercial use;
- ✗ goods bought on an auction site.

The following exclusions are common to all coverages:

The following claims are not covered:

- ✗ deliberately caused damage to the guaranteed property by the insured or by a close spouse, legal cohabitant, relatives in descending or ascending line);
- ✗ in case of non-delivery of the guaranteed good due to a strike of the service providers or the transport companies, a lockout or sabotage in the context of an anticipated strike action, a lockout or sabotage;
- ✗ damage caused by an act of war, riot, insurrection, rebellion, revolution, terrorism, or force majeure;
- ✗ damage resulting from a nuclear reaction or nuclear radiation;
- ✗ hidden defect in the guaranteed property;
- ✗ claims arising from fraudulent use of the Keytrade Bank VISA Gold card.



Are there any coverage restrictions?

- ! The reimbursement is limited to 1,000 euros per item and per insurance year



Where am I covered?

Territoriality of the seller

Only purchases made on a site from a merchant domiciled in a European Union country, in the United Kingdom or in the United States are covered.

Territoriality of delivery of the guaranteed property

The guaranteed good must be delivered in the country where the Keytrade Bank VISA Gold card was issued.



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 :
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- o The insured must report the claim to AXA Assistance as soon as possible and no later than five working days after becoming aware of it, through a written signed declaration stating the place and circumstances of the claim.
- o For this purpose, the insured should use the form 'Safe online - request for intervention', which he can print out on the site www.keytradebank.be. This form must be fully completed and signed and sent by e-mail, accompanied by the necessary supporting documents, to AXA Assistance: claims-ipa@axa-assistance.com, or by post to: AXA Assistance, Repayment Service Keytrade Bank VISA Gold, Avenue de la Régence 7, 1000 Brussels.
- o In case of non-conforming delivery, the insured shall be deemed to have taken cognisance of the claim as soon as he takes delivery or as soon as he observes that the delivery is non-conforming.

Supporting documents needed

The insured must provide documentary evidence of his claim:

- o a printout of the order confirmation (e-mail), the seller's e-mail confirming the order or a printout of the confirmation page on the website;
- o a copy of the insured's card extract and debit message showing that the amounts of the order have been debited from his account;
- o in case of delivery by a transport company: the delivery note;
- o in case of postal dispatch: the receipt;
- o if the sold good has been returned to the seller: proof of transport costs with receipt
- o any other document or information necessary for AXA Assistance to approve the claim and correctly evaluate the 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.