

## Keytrade Bank VISA Gold

Document containing information about the insurance product



Inter Partner Assistance SA - Belgique - Insurer - BNB n° 0487 Insurance 'Reisongeval'.

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?

The Keytrade Bank VISA Gold Assurance is an assistance insurance where the insurer undertakes to provide assistance in the event of a travel accident.



#### What is insured?

##### Guarantee

- ✓ Aeroplane
- ✓ Train
- ✓ Boat
- ✓ BuS
- ✓ The insured is covered in case of total BAO (permanent disability) or death due to an accident occurring while using any of the above mentioned means of transport.
- ✓ If the insured dies, the amount mentioned in the benefits table will be transferred to the beneficiaries, within a period of 90 days following the covered accident.
- ✓ Compensation is awarded based on the conclusions of the consulting doctor appointed by the insurer or the medical certificates submitted if no consulting doctor has been appointed.



#### What is not insured?



#### Are there any coverage restrictions?

##### Maximum amount of intervention

- ! Accidental death: €100,000
- ! Total Permanent Incapacity for Work due to an accident: €100,000

Compensation in case of accident and permanent disability is not cumulative.



#### Where am I covered?

- ✓ Coverage applies worldwide.



#### 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:
    - If applicable, the insured or his/her beneficiaries must notify the Insurer of the accident as soon as possible through the documents provided. The Insurer must be notified immediately of any fatal accident.
- Supporting documents needed**
- All medical certificates, invoices, receipts and information requested by AXA Assistance must be provided in the form it requests and at the expense of the person reporting 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.