



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 insurer will reimburse the insured for the following within the limits of the cover: the non-refundable amount of the event ticket to the extent that the insured cancels the ticket before the effective start of the covered event according to the conditions mentioned below.



### What is insured?

AXA Assistance will refund the value stated on the ticket in the event of any of the following incidents:

- ✓ Death of the holder or a first-degree relative;
- ✓ Accident happening to the insured or a family member of the first degree;
- ✓ Hospitalisation of the insured;
- ✓ Subpoenaing the insured as a witness or juror in court;



### What is not insured?

The following claims are not covered:

- ✗ Cancellation of the event by the organiser.
- ✗ Applications resulting directly or indirectly from pre-existing medical conditions.
- ✗ The service fee associated with the purchase/reservation of tickets.



### Are there any coverage restrictions?

- ! AXA Assistance will reimburse the credit card holder up to €250 per ticket and a maximum of €1,000 per event and per 365-day period, for tickets purchased with the credit card (up to an amount of the price stated on the ticket).



### Where am I covered?

- ✓ What the special conditions provide for.



### What are my obligations?

- When concluding 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:
  - This guarantee is only valid upon presentation of original supporting documents



### 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.