

Keytrade Bank VISA Gold

Document containing information about the insurance product



Inter Partner Assistance SA - Belgique - Insurer - BNB n° 0487 Theft of cash after collection

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VISA Gold purchase insurance is an assistance insurance where the insurer undertakes to provide assistance if the money withdrawn by the insured is stolen.



What is insured?

- ✓ The insurer will refund the cash withdrawn by the insured using his card Keytrade Bank VISA Gold at an ATM for cash if the cash is stolen from the insured within the 4 hours following the withdrawal and as a result of aggravated theft.



What is not insured?

The following exclusions are common to all coverages:

- ✗ Cash withdrawn from an ATM using a card other than the Keytrade Bank VISA Gold card;
- ✗ Money collected under aggravating circumstances more than 4 hours before the theft;
- ✗ Applications where the aggravated theft was not reported to the local police within the 24 hours following the aggravated theft and without a written report indicating an incident number and the circumstances of the theft;
- ✗ Any incident not reported to us within the 72 hours following the theft under aggravating circumstances;
- ✗ Applications without proof of the amount, date or time of the covered collection.



Are there any coverage restrictions?

Maximum amount of intervention

- ! Maximum €1,000 per insured and per claim and consecutive periods of 12 months after the first claim.



Where am I covered?

- ✓ What the special conditions provide for.



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 :

In the event of a claim, the insured must, as soon as he establishes the theft of the cash collected:

- file a complaint with the competent police authorities within 24h following the claim;
- report the claim to the insurer by sending him a completed and signed declaration of the claim as soon as possible.

The declaration form must be accompanied by all the documents listed below:

- the record of the complaint;
- the copy of the credit card statement proving the withdrawal with the credit card at an ATM;
- copy of the medical certificate or written witness statement describing the circumstances of the aggravated theft, dated and signed, or any other evidence of aggravated theft.



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.