



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 incomplete. For more information, please refer to the pre-contractual and contractual terms for this insurance product.

What kind of insurance is it?

Electrical and electronic household appliances ("white" goods), audiovisual appliances ("brown" goods) provided these appliances are listed in Annex 1 "Covered appliances" of the current insurance contract. These appliances are only insured if they were bought new by the insured and paid for in full with the Keytrade Bank VISA Gold card and insofar as the manufacturer's and supplier's legal guarantee has already expired. Moreover, their purchase value must be between €150 and €5,000. This guarantee is valid for a period of 2 years after the period of the legal guarantee.



What is insured?

Guarantee

Telediagnosics

- ✓ In case of a claim, the insurer performs an initial remote diagnosis during the telephone call based on the information communicated by the insured person.

Troubleshooting and repairs

- ✓ If the telediagnosics failed to resolve the problem, the insurer will organise an appointment between the repairer approved by the insurer and the insured person within 24 hours following receipt of the supporting documents. The repairer will repair the insured device within 5 working days following the receipt of the supporting documents.
- ✓ These terms are valid only insofar as the insured person is available to receive an authorised repairer. If the authorised repairer cannot repair the insured appliance at the insured person's home, the insurer will organise transport and pay the transport costs - there and back - of the insured appliance.
- ✓ If the insured appliance is transportable (e.g. microwave oven), the insured must follow AXA Assistance's instructions to send the appliance to the place where it will be repaired. The transport costs back and forth will be borne by the insurer.
- ✓ The insurer pays the cost of the authorised repairer's intervention and the repair cost.
- ✓ If the breakdown results in a washing machine, refrigerator or freezer being out of use for more than 7 working days, the authorised repairer will, at the request of the insured person, supply and install a loaner appliance with the same use within 24 hours. This replacement appliance does not have to be of the same model or brand and this is subject to availability of the equipment and acceptance of all loan conditions imposed by the authorised repairer.
- ✓ The loan period shall correspond to the duration of the repair of the defective insured appliance, not exceeding 30 consecutive calendar days and shall in any case be terminated after delivery of the repaired insured appliance.
- ✓ If a loaner cannot be delivered in time, the insurer undertakes to pay compensation of 50 euros including VAT to the insured person.

Replacement of an irreparable device



What is not insured?

The following exclusions are common to all coverages:

Are excluded and do not entitle the insurer to intervene or to any compensation in any way:

- ✗ appliances and/or equipment intended for professional purposes, even if the appliances are installed and used at the insured person's home;
- ✗ accessories or peripheral devices such as: cables, the dishwasher basket, oven accessories, the burner protective cover, remote controls;
- ✗ consumables and wear parts defined in the manufacturer's service booklet such as: bulbs, lamps, filters, fuses, door joints, drive belts, drain pipes, tubes;
- ✗ glass parts of vitroceramic plates, oven doors and the lids of hobs;
- ✗ thermal insulation elements of furnaces;
- ✗ appliances for which no purchase invoice, sales receipt or receipt is available at the time of intervention, or where the information on this document is crossed out or illegible;
- ✗ devices whose number and/or references have been removed, altered or are illegible;
- ✗ rented or borrowed equipment.

The following claims are also excluded and do not entitle the insurer to any intervention or compensation for the breakdown or expenses in any way:

- ✗ Damages covered by the legal guarantee as regards hidden defects within the meaning of articles 1641 et seq. of the Civil Code, when the insured person has chosen to invoke the legal guarantee and thus received a repair or partial refund of the purchase price;
- ✗ Claims covered by the guarantee against a conformity defect within the meaning of Article 1649 of the Civil Code, when the Insured has chosen to invoke the legal guarantee and has therefore returned the appliance to obtain a full refund of the purchase price;
- ✗ Claims arising from modifications or improvements made by the insured person or the manufacturer;
- ✗ Damages resulting from an emergency or provisory repair that could potentially worsen the original failure;
- ✗ Damage cases under which a third party can be held liable for the failure (manufacturer, supplier or any other person);
- ✗ Claims related to any modification or reminder action initiated by the manufacturer;
- ✗ Damages resulting from non-compliance with the manufacturer's regulations and recommendations (in terms of installation, connection, handling, operation, maintenance, etc.) determined in the user manual;

- ✓ If the authorised repairer determines that the insured appliance is irreparable (repair costs higher than the replacement value of the defective appliance), the insured person may have the insured appliance replaced with an appliance with the same technical characteristics. However, it does not have to be the same model or make.
- ✓ The energy efficiency of the new appliance must belong to class A according to the energy label.
- ✓ This new device will be delivered to the insured person's home - at the insurer's expense - within a maximum of five days following the confirmation of the irreparable condition.
- ✓ Any purchase of a device by the insured person to replace his insured device without the prior agreement of the insurer will not be eligible.

- ✗ Damages resulting from misuse and/or use not in accordance with the manufacturer's guidelines or the use of inappropriate peripheral devices, accessories or consumables;
- ✗ Damages caused by an external element (lightning, shock, fall, freezing, fire, explosion, flood, power failure, humidity, excessive heat).



Are there any coverage restrictions?

! Limitations on amounts may apply (see T&C)



Where am I covered?

- ✓ The conditions of the present contract apply to purchases made from a merchant domiciled in Belgium, as well as to online purchases.



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 person must:

- The claim statement must be sent to AXA Assistance as quickly as possible. To this end, the Insured should use the 'Extended Warranty - intervention request' form, which he or she can print out from the website www.keytradebank.be. This form must be sent, duly completed and signed, along with the relevant supporting documentation, by email to AXA Assistance: claims-assistance@axa-assistance.com, or by email to: AXA Assistance, Service Remboursements Keytrade Bank VISA Gold, Boulevard du Régent 7, 1000 Brussels
- provide a copy of the purchase invoice, receipt and receipt to the insurer, as well as proof of purchase with the card;
- follow the insurer's instructions and provide it with any information and/or documents it deems necessary or useful;
- take all reasonable measures to mitigate the consequences of the claim;
- keep the insured device at its disposal at least until the final payment of the claim;
- making the insured device available to an expert appointed by the insurer to determine the circumstances of the claim or estimate the compensation;

If the insured person does not comply with the obligations imposed by the present article and this causes damage to the insurer, the insurer may refuse or limit its insurance benefits and demand that the insured person repay the unduly paid claims. The insurer may refuse to grant cover if the insured person has failed to comply with the above conditions in an attempt to commit fraud.



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 within three months from the date of this notification in the same way
- 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.