

Keytrade Bank VISA Gold Insurance 'Travel inconveniences'

Document containing information about the insurance product



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

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?

Keytrade Bank Visa Gold Travel inconvenience insurance is an assistance insurance where the insurer undertakes to provide assistance when the insured experiences a travel inconvenience such as delayed/cancelled departure and delayed delivery of luggage.



What is insured?

Guarantee "late delivery of baggage"

- ✓ If the registered luggage of the insured person is not delivered within 4 hours following the arrival of his flight, at any airport or terminal located outside Belgium or Luxembourg, AXA Assistance will reimburse the insured person up to a maximum of €250 per person and per trip for reasonable expenses realised at the destination, for the urgent purchase of clothing and essential accessories

Guarantee "late/cancelled departure"

- ✓ Flight or train delay or cancellation, overbooking

If the departure of a scheduled flight or a regular and fixed train connection of an insured person is delayed by 4 hours or more, or cancelled, or if the insured person is not allowed on board due to overbooking, and if the insured person has no other travel option within the 4 hours following the scheduled departure time, AXA Assistance will reimburse the insured person up to a maximum of €250 per person per trip for the reasonable expenses realised for the cost of meals, hotels and refreshments.

- ✓ Unmet connections

If the confirmed connection of the insured person's scheduled flight or regular and fixed train connection is not met due to the late arrival of the insured person's connecting flight or train and, if the insured person has no other travel option within the 4 hours following the actual arrival time of the initial flight or his train connection, AXA Assistance will reimburse the insured person up to a maximum of €250 per person per trip for the reasonable expenses realised for hotel costs, meal costs and refreshments.



What is not insured?

Specific exclusions for "delayed delivery of baggage".

- ✗ Confiscation or appellation by customs or any other government authority;
- ✗ No reasonable measures are taken to recover the lost luggage;
- ✗ The concerned persons of the transport company are not informed at the destination;
- ✗ Late delivery and loss of luggage on a flight or train connection when the insured person returns home;
- ✗ Unregistered baggage.



Are there any coverage restrictions?

Specific limitation of guarantee "Delayed/cancelled departure"

- ! AXA Assistance will reimburse the insured person up to a maximum of €250 per person per trip for reasonable expenses realised for the cost of meals, hotels and refreshments.

Specific limitation of coverage "delayed delivery of baggage"

- ! AXA Assistance will reimburse the insured person up to a maximum of €250 per person per trip for reasonable expenses realised for hotel costs, meal costs and refreshments



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 :
 - o The claim notification must be provided to AXA Assistance as soon as possible using the 'request for intervention for travel inconveniences' form (available at www.keytradebank.be). The insured person must also inform the relevant authorities of the transport company and/or the destination authorities of the loss of luggage.
 - o The following information and documents should be provided to AXA Assistance as soon as possible after the incident:
 - the original expense notes and original purchase receipts of the realised expenses for which reimbursement is claimed in accordance with the provisions of this insurance policy
 - the account statements proving the guaranteed journey as defined in current special conditions and, in case of late delivery of or lost luggage, the "Property Irregularity Report" issued by the transport company.



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.