

Keytrade Bank VISA Gold 'Cash theft after a withdrawal' insurance

Special conditions

1. Definitions

- Insurer: Inter Partner Assistance SA, an insurance company certified by the BNB under number 0487, with registered office at Avenue Louise 166 in 1050 Brussels - BE0415 591 055 – telephone +32 2 550 04 00 – ING 310-0727000-71 – IBAN code: BE49 3100 7270 0071 – BIC code: BBRUBEBB – member of the AXA Assistance Group, hereinafter referred to as “AXA Assistance”.
- Claim: an event covered by this guarantee.
- Aggravated theft: Breaking and entering, with physical assault or threats.

2. Guarantee

The insurer shall refund the cash withdrawn by the Insured using the Keytrade Bank VISA Gold card from an ATM if the cash is stolen from the Insured within 4 hours following the withdrawal and following an aggravated theft perpetrated on the Insured.

3. Maximum intervention amount

Maximum €1,000 per Insured, per Claim and per consecutive 12-month period after the first Claim.

4. Exclusions

- All cash withdrawn from an ATM with a card other than the Keytrade Bank VISA Gold card
- All money withdrawn over four hours before the time of the aggravated theft
- For claims where the aggravated theft is not reported to the local police within 24 hours following the aggravated theft and without a written report including an incident number and the circumstances of the theft
- Any incident that is not reported to us within 72 hours following the aggravated theft
- Claims without proof of the amount, date or time of the withdrawal covered.

5. Insurance beneficiary

Is the holder of a Keytrade Bank VISA Gold card, legally residing in Belgium as a private individual, acting exclusively on a personal level and not within the framework of the performance of a professional or commercial activity, and who has paid in full the sums for the purchases concerned using the Keytrade Bank VISA Gold card. The card holder is the natural person whose name is written on the card.

6. Insured

The insurance beneficiary (card holder) and his/her legal or de facto spouse if he or she lives at the same address, and the children (aged under 25), whether or not they legally reside with the insurance beneficiary.

7. What to do in case of a claim/incident?

In the event of a claim, the insured must do the following as soon as he or she realizes that the cash withdrawn has been stolen:

- file a report with the competent police authorities within 24 hours following the claim;
- declare the claim to the insurer, sending him the full signed claim statement as quickly as possible.

The claim form must include all the documents listed below:

- the police report;
- a copy of the credit card statement proving the ATM credit card withdrawal;
- a copy of the medical certificate or witness statement detailing in writing the circumstances of the aggravated theft, dated and signed, and any other proof of the aggravated theft.