

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

Document with information about the insurance product

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



Product reference : XXXXX

The purpose of this document is to give you an overview of the main cover and exclusions relating to this insurance. This document has not been personalised according to your specific needs and the information contained therein is not exhaustive. For additional information, please consult the contractual and pre-contractual conditions relating to this insurance product.

What type of insurance is concerned?

This is an insurance policy wherein the Insurer undertakes to refund the cash stolen from the Insured within 4 hours following the withdrawal and following an aggravated theft.



What is covered?

- ✓ The insurer shall refund the cash withdrawn by the Insured using the Keytrade Bank VISA Platinum card from an ATM if the cash is stolen from the Insured within 4 hours following the withdrawal and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.
- ✓ Maximum €1,000 per Insured, per Claim and per consecutive 12-month period after the first Claim
- ✓ The insured: the insurance beneficiary (card holder) + his/her legal or de facto spouse living at the same address + children -25



What is not covered?

- ✗ All cash withdrawn from an ATM with a card other than the Keytrade Bank VISA Platinum card
- ✗ All money withdrawn over four hours before the time of the aggravated theft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.



Are there any limitations in coverage?



Where am I covered?

✓ Globally



What are my obligations?

- 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 must contain following documents:

- 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.



When and how do I pay?

You have to pay on the moment you receive an invitation to payment.



When does the coverage start and end?

The contract is concluded for the duration specified in the special conditions.



Hoe zeg ik mijn contract op?

On the one hand, the parties may object to the tacit renewal by registered letter three months before the expiry of the current period.

On the other hand, the customer may also terminate the contract prematurely:

- (a) after each report of a claim. This termination must be notified to the insurer by registered letter no later than one month after payment of the indemnity or after notification of refusal of intervention. In this case, the termination shall take effect three months after its notification
- (b) within thirty days of the conclusion of the insurance policy. The policy ends with immediate effect from the moment of the written notification by the insured to the insurer. However, this right to terminate the policy prematurely (or the right of renunciation) shall not apply if the insurer has in the meantime intervened.