

# Keytrade Bank VISA Classic 'Purchase Insurance' insurance policy

## Document with information about the insurance product

Insurer: I 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 reimburse the insured within the conditions as stated for goods purchased with the credit card which are stolen or damaged.

### What is covered?

- ✓ If the insured has purchased new goods that are guaranteed by the credit card, the insurer will reimburse him/her for:
  - the purchase price of the stolen goods, or
  - in case of accidental damage to the goods, the costs for repair of the damaged goods including transport costs for the repair, or
  - the goods purchase price if it is irreparable or if the repair costs exceed the purchase price for the latter.
- ✓ In case of stolen goods, the guarantee shall only apply in the event of aggravated theft.
- ✓ The guarantee shall apply to the extent that the aggravated theft or accidental damage occurs within 90 days as of the purchase of the insured goods.
- ✓ Insured goods: All movable property purchased new by the insured and paid for in full using the credit card throughout the guarantee period.
- ✓ If the insured goods are part of a set and following a claim they prove to be unusable or individually irreplaceable, the guarantee shall apply to the full set.
- ✓ The insured: insurance beneficiary (card holder) + legal spouse who lives at same address + children -25
- ✓ The minimum purchase value per insured item is €50 including taxes.
- ✓ Maximum €1,500,00 per insured, per claim and per

### What is not covered?

- ✗ normal wear and tear or a defect that is typical for the type of goods;
- ✗ a manufacturing defect;
- ✗ damage due to failure to follow the instructions of the manufacturer or distributor concerning use of the guaranteed goods;
- ✗ theft of or in a motor vehicle;
- ✗ transport of the insured goods.

### Are there any limitations in coverage?

- ! living animals;
- ! perishable goods and foodstuffs;
- ! drinks;
- ! plants;
- ! motor vehicles and their accessories and spare parts;
- ! jewellery and precious items such as: works of art, gold items and silver items of a value of at least €150;
- ! currency, shares, bonds, coupons, deeds and papers, along with securities of all kinds;
- ! digital data to be viewed or downloaded online (in particular MP3 files, photographs, software etc.);
- ! service provisions, including those consumed online;
- ! goods for professional use;
- ! goods for commercial use;
- ! goods purchased on an auction site;
- ! transport tickets.

consecutive 12-month period after the first claim



### Where am I covered?

✓ Globally



### What are my obligations?

- in case of aggravated theft, file a report with the competent authorities with 48 hours following discovery of theft of the insured goods;
- declare the claim to the insurer as quickly as possible

The insured must provide to the insurer:

- supporting document identifying the insured goods, the price and date of purchase or delivery (invoice or receipt);
- a copy of the account statement stating the payment of the purchase price for the insured goods using the Credit Card;
- in case of aggravated theft: all supporting documents for the aggravated theft such as the police report and identity of the competent authority, a locksmith's bill, medical certificate or witness statement (written statement, signed and dated by the witness, stating his or her full name and address);
- in case of accidental damage: original of the repair estimate or repair invoice for the insured goods, or vendor or repairer certificate stating the nature of the damage and certifying that the insured goods cannot be repaired.



### 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.



### How do I renounce my contract?

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.