

Keytrade Bank VISA Gold 'Safe Online' 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 compensate the Insured in case of problems concerning the delivery of an internet purchase, provided that the goods have been 100% paid for using the Keytrade Bank VISA Platinum card.



What is covered?

- ✓ AXA Assistance will compensate the insured if no satisfactory solution has been reached between the vendor and AXA Assistance or the insured at the latest on the 90th day following allocation of the payment to the insured and provided that the goods have been 100% paid for using the Keytrade Bank VISA Platinum card.

- ✓ Delivery of goods purchased over the internet
 - Problem concerning delivery of internet purchase
 - Insured goods must have been paid for in full using Keytrade Bank VISA Platinum card
 - Purchase payment must appear on the card statement

- ✓ In case of non-compliant delivery or non-delivery of an insured purchase
 - If the vendor agrees to return the item and sends a replacement item or compensates the insured, the insurance shall cover the costs for returning the item to the vendor, if the latter does not cover them itself
 - If the vendor agrees to return the item, but does not send a replacement item and does not compensate the insured within 90 days following the return of



What is not covered?

- ✗ the damage intentionally caused to the guaranteed goods by the insured or by a close relative (spouse, legal partner, descendants or parents or grandparents);
- ✗ in case of non-delivery of the guaranteed goods following a strike by service providers or transporters, a lock-out or sabotage within the framework of an agreed strike, lock-out or sabotage;
- ✗ the damage caused by an act of war, riot, revolt, rebellion, revolution, terrorism, or case of force majeure;
- ✗ the damage resulting from a nuclear reaction or nuclear radiation;
- ✗ a hidden defect of the guaranteed goods;
- ✗ claims resulting from fraudulent use of the Keytrade Bank VISA Platinum card.

the non-compliant item, the insurance covers the costs for returning the item to the vendor and/or reimbursing the value of the purchase of the insured item

- If the vendor does not agree to return the item, the insurance covers the costs to return the insured goods to AXA Assistance, Avenue Louise 166/1, 1050 Brussels and refund the purchase price for the guaranteed goods.

✓ *The insured: insurance beneficiary (card holder) + legal or de facto spouse who lives at the same address + the children -25*

✓ *Insured goods: any moveable goods for private use, bought new by the insured on the Internet, provided they are sent by post with delivery follow-up or by private transporter, of a unit value from 50 euros to 1.000,00 euros including VAT and which are not excluded from this guarantee.*

✓ *Max. € 1.000,00 per item per year of insurance*

✓ *When damaged purchases are part of a set and following a claim they prove to be unusable individually or irreplaceable, there will be an intervention for the price of the full set.*



Are there any limitations in coverage?

Exclusions:

- ! animals;
- ! perishable goods and foodstuffs;
- ! drinks;
- ! plants;
- ! motor vehicles;
- ! jewellery and precious items of a value of at least 50 euros such as: works of art, gold and silver items;
- ! digital data to be viewed or downloaded online (in particular MP3 files, photographs, software etc.);
- ! currency, shares, bonds, coupons, deeds and papers, along with securities of all kinds;
- ! service provisions, including those consumed online;
- ! goods for professional use;
- ! goods for commercial use;
- ! goods purchased on an auctioning site.



Where am I covered?

- ✓ *The only purchases covered shall be those made on a trading site registered in the European Union, United Kingdom or United States.*
- ✓ *The guaranteed goods must be delivered in the country of issue of the Keytrade Bank VISA Platinum card.*



What are my obligations?

- The insured must report the claim to AXA Assistance as quickly as possible and at the latest within five business days following discovery, in the form of a signed written statement specifying the location and circumstances of the offence.

- To this end, the insured should use the 'Safe online - intervention request' form
- In the event of a non-compliant delivery, the insured is assumed to have learned of the offence as of receipt of the delivery or as soon as he or she observes that the delivery is non-compliant.
- The insured must submit supporting documentation for his or her claim:
 - o order confirmation printout (email), vendor email confirming the order or a printout of the order page on the website;
 - o a copy of the card statement and the insured's debit notice, from which it is apparent that the order amounts have been debited from his or her account;
 - o in case of delivery by a transporter: the delivery slip;
 - o in case of shipping via post: the receipt;
 - o if the sold goods are returned to the vendor: the receipt demonstrating the transport costs with acknowledgement of receipt;
 - o any other documents or information that AXA Assistance may need to validate the request for compensation and proceed with a correct appraisal of the damage.



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.