

# Keytrade Bank VISA Classic General Terms and Conditions of 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 which sets out the general insurance conditions attached to the Keytrade Bank VISA Classic card and which applies to the various insurances which can be linked to this card.



### What is covered?

- ✓ The guarantees are relative to the type of insurance linked to the card.



### What is not covered?



### Are there any limitations in coverage?

- ! In order to be able to benefit from the work, cover or service, the card must be used in accordance with the bank's conditions.
- ! the validity date of the terms and conditions of insurance must not have passed.



## Where am I covered?

✓ Globally



## What are my obligations?

The claim must be made in writing (see procedure in Terms and conditions)



## 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 guarantees shall begin as soon as the cardholder is in possession of the card, as specified in the special terms and conditions of application.

The cover shall end:

- if the card has been definitively blocked by the bank;
- if the client rejects the card, or;
- if the card is no longer valid.

The cover shall automatically end in the following cases:

- in case of non-renewal or withdrawal of the card by Keytrade Bank
- in case of non-renewal or termination of the contract between the insurer and the policyholder.

The special terms and conditions may establish specific time periods for cover of the insured claims.



## 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:

- 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
- 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.