

Keytrade Bank VISA Gold 'Travel Accident' 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 definitive TPI or death following any accident that occurs during use of on of the means of transport mentioned in the special conditions.



What is covered?

- ✓ The Insured are covered in case of definitive TPI (total permanent incapacity) or death following any accident that occurs during use of plane, train, boat or coach when he leaves his usual country of residence or during his or her stay abroad.
- ✓ If the Insured dies, the amount in the table of services shall be paid to the beneficiaries, within a period of 90 days following the covered accident.
- ✓ Maximum intervention amount:
 - Death following an accident: € 100.000,00
 - Total permanent disability following an accident: € 100.000,00



What is not covered?



Are there any limitations in coverage?



Where am I covered?

- ✓ Globally



What are my obligations?

- The Insured or his or her rightholders must notify the Insurer as quickly as possible of the accident using the documents provided.
- The Insurer must be notified without delay in the event of any fatal accident.
- All medical certificates, invoices, receipts and information that AXA Assistance requests must be provided to it in the requested form and at the expense of the person who is making the claim.



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.