

Keytrade Bank VISA Gold 'Travel Assistance' 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 cover the insured against certain damages within the framework of guarantees and capital specified in the special conditions.



What is covered?

✓ Personal assistance abroad

- Medical assistance: sending a doctor to better assess and organise the measures to be taken
- Repatriation or transport of the ill or injured insured: by air ambulance, airline or chartered flight, helicopter, 1st class train, ambulance; to hospital in Belgium close to home
- Repatriation or transport of other insured: transport by 1st class train, airline (economy class) or chartered flight, to their home in Belgium
- Visit in case of hospitalisation: hospitalisation of 5+ calendar days: costs for travel by 1st class train or airline (economy class) or chartered flight of a first or second degree family member
- Hospitalised insured -18: no minimum period + mother and father can travel in same way
- Return and supervision of children -18: travel costs for a hostess or person appointed by the family + hotel expenses
- Early urgent return of the insured: due to:
 - o Hospitalisation in Belgium of more than 5 calendar days or death of first degree family member OR
 - o Death of an associate who is irreplaceable in the daily management of the business or of his or her replacement in the exercising of his or her liberal profession



What is not covered?

- ✗ Travels abroad exceeding 90 consecutive days
- ✗ in case of events caused by a suicide, an intentional act or serious misconduct on the part of the insured;
- ✗ in case of events such as: war, civil war, strikes, riots or popular movements, terrorism or sabotage, unless the insured did not participate in the event;
- ✗ in case of nuclear accidents such as those defined by the Paris Convention of 29 July 1960 and the additional Protocols or resulting from radiation from radioisotopes;
- ✗ when competing in motorsport competitions or any other professional sporting competitions;
- ✗ if flying aircraft or performing any another role connected with the flight on board;
- ✗ when using as driver or passenger a two-wheeled vehicle of over 125 cm³ cylinder capacity;
- ✗ when practising the following sports: parachuting, gliding, hang-gliding, combat or self-defence sports, mountaineering, vulcanology, potholing, bobsleigh, skeleton, ice hockey, rugby, wild animal and big game hunting, hunting with hounds, diving with self-contained underwater breathing apparatus or weighted belt, yachting more than three miles from the coast;
- ✗ when taking part in any competition, bets, challenges or acts whose perpetrator should have been aware that they were going to cause damage ;
- ✗ when exercising one of the following professional activities: climbing onto roofs, ladders or scaffolding; descent into shafts, mines or quarries with galleries; the manufacture, use and handling of fireworks or explosives;
- ✗ for assistance needs that arise while the insured is inebriated, in a punishable state of intoxication or a similar condition resulting from products other than alcoholic drinks;
- ✗ for the consequences of a bold act, bet or challenge, unless the insured is able to demonstrate the absence of a causal relationship between the fact that caused the exclusion and the claim;
- ✗ following natural disasters when the intervention proves impossible for reasons beyond AXA Assistance's control.

Coverage: outbound and inbound trip of an insured or inbound trip of two insured up to home or place of funeral or burial in Belgium, by 1st class train or airline (economy class) or chartered flight

- Death of an insured during travel abroad: the transport of the body from place of death to place of burial in Belgium



Where am I covered?

- ✓ Globally, with the exception of countries at war



What are my obligations?

- the insured must request the intervention of AXA Assistance at the time of the facts
- send to AXA Assistance within the two months following the occurrence of the facts or request for intervention, the original invoices for the costs to which AXA Assistance has consented and all other supporting documentation requested by AXA Assistance.



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?

Het contract wordt afgesloten voor de duur die in de bijzondere voorwaarden wordt vermeld.



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.