

# Keytrade Bank VISA Platinum '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 in case of illness, injury or death

##### In Belgium:

- transport costs of the body instead of funeral or burial

##### 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, including unaccompanied baggage
- Repatriation or transport of other insured: transport by 1st class train, airline (economy class) or chartered flight, to their home in Belgium OR the continuation of their trip, with the covering of the costs to which AXA Assistance has consented for their return to 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 + hotel expenses (room + breakfast) up to 100,00 EUR per day for max. 10 days.
- 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 up to 125,00 EUR



### 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 other role connected with the flight on board;
- ✗ when using as driver or passenger a two-wheeled vehicle of over 125 cm<sup>3</sup> 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.

- Return of pets
- Medical expenses following an illness or accident: max. 25.000,00 EUR, 50,00 EUR deducted per insured for administrative fees (see special conditions for types of coverage and conditions)
- Post hospital medical expenses in Belgium: max. 2.500,00 EUR per insured for a max. of 1 year
- Extension of the Insured's stay: expenses for an extension of the hotel stay (room+breakfast) up to 100,00 EUR per day per ill or injured person, max. 10 days
- 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

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 1<sup>st</sup> class train or airline (economy class) or chartered flight

- Death of an insured during travel abroad  
Either the costs:
  - o of transporting the body from the place of death to the place of burial in Belgium;
  - o of post-mortem processing;
  - o of placing in the coffin;
  - o of buying the coffin up to a maximum of EUR 1,000
 or the costs:
  - o of the funeral or burial at the destination limited to the amount AXA would have paid in case of repatriation.



### Are there any limitations in coverage?

Exclusions for personal assistance:

- ! minor conditions or injuries that do not prevent the patient from continuing his or her trip;
- ! mental illnesses already having been subject to treatment;
- ! chronic illnesses having led to neurological, respiratory, circulatory, blood or kidney damage;
- ! relapses and convalescence from any discovered condition, not yet consolidated and under treatment before the date of departure, with a genuine probability of worsening rapidly;
- ! preventive medicine and thermal treatments;
- ! diagnosis and treatments not recognised by I.N.A.M.I.;
- ! pregnancy complications after the 26th week;
- ! purchase and repair of prostheses in general, including glasses and contact lenses;
- ! costs with a view to medical and surgical treatments and medications, prescribed and/or incurred in Belgium, except for those that fall under the post-hospital medical costs guarantee in Belgium;
- ! ceremonial and burial costs in Belgium.

Exclusions concerning travel assistance abroad and legal assistance:

- ! Services that are not requested at the time of the event and which are not provided by or with the consent of AXA Assistance
- ! Legal proceedings in Belgium for an offence committed against an insured while abroad.m.b.t. juridische bijstand:

- Search and rescue costs: max. 7.500,00 EUR per insured
- Skiing accidents: costs of local transport in a medical sledge and/or helicopter for any accident that occurs on the ski slopes.
- Sending of medication, glasses, contact lenses and indispensable prostheses

✓ *Travel assistance abroad*

- Information service
- Loss or theft of travel documents and transport tickets abroad
- Loss, theft or delay of baggage delivery +12h: max. 250,00 EUR per insured
- Provision of an interpreter
- Cash advance: max. 2.500,00 EUR
- Sending of urgent messages to Belgium

✓ *Legal assistance abroad*

- Advance of bail requested by the authorities up to 12.500,00 EUR per insured if an insured is subject to legal proceedings following a traffic accident
- Advance of lawyer's fees up to a maximum of 1.250,00 EUR per insured charged if following the traffic accident an insured is subject to legal proceedings



### 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:

- 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.