

Keytrade Bank VISA Gold 'Travel cancellation and interruption' 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 will reimburse the non-recoverable costs incurred by the changing, cancellation or interruption of a trip guaranteed under the conditions as defined in the special conditions.

What is covered?

The guarantee covers the non-recoverable costs incurred by the changing, cancellation or interruption of a trip guaranteed under the conditions defined below and provided that at least 75% of the trip was paid for using the Keytrade Bank VISA Platinum card.

Cancellation guarantee

AXA Assistance shall reimburse the contractually scheduled non-recoverable costs in following circumstances:

- ✓ Removal of the holidays that had been granted to the Keytrade Bank VISA Platinum cardholder or his/her partner who was supposed to accompany him/her because the colleague who was intended to replace him/her is unavailable due to illness, accident or death
- ✓ The compulsory presence of the insured and/or his or her spouse due to a new employment contract with minimum length 3 uninterrupted months and provided that this period coincides even partially with the travel period. The new employment contract must be concluded after the entry into force of the cover and after the date the travel was booked
- ✓ The compulsory presence of the Keytrade Bank VISA Platinum cardholder or his or her spouse who is supposed to accompany him or her, if he or she has a liberal profession or is self-employed, and because the replacement that he or she had requested is unavailable due to illness, accident or death
- ✓ Unavailability due to illness, accident or death of the person who takes care of the minor or handicapped child of the Keytrade Bank VISA Platinum cardholder
- ✓ Serious material damage to immovable property which is either the main residence of the Keytrade Bank VISA Platinum cardholder or the registered office of his or her business or enterprise
- ✓ Summons to appear before the court as a witness or member of the jury of the Keytrade Bank VISA Platinum cardholder or his/her spouse who is supposed to accompany him/her
- ✓ An appointment is booked for the Keytrade Bank VISA Platinum cardholder or a family member up to the first degree for:
 - adoption of a child;
 - an urgent organ transplant (as donor or receiver);
 - Pregnancy complications for the Keytrade Bank

What is not covered?

- ✗ trips booked or made within the framework of a professional activity;
- ✗ desire to end the trip or continue the holidays;
- ✗ cancellation for the financial conditions of an insured;
- ✗ cancellation or interruption of the insured travel following a failure to submit travel documents;
- ✗ cancellation or interruption of the insured travel due to a transporter or the travel organiser, for any reason whatsoever

Are there any limitations in coverage?

- ! In all cases, AXA Assistance's commitment is limited to 5.000,00 euros per trip, per family and per insurance year, independently of the number of claims made. AXA Assistance will intervene for this amount after application of a deductible of 100 euros.
- ! psychological illness;
- ! non-stabilised diseases that are discovered after the insured travel has been purchased and that are likely to involve sudden complications after the departure;
- ! the consequences of the use of drugs or medication not prescribed medically;
- ! pregnancy, unless an unforeseeable complication is uncovered by a competent medical authority and in any event, pregnancy as of the 7th month;
- ! accidents that occur in trials, races or competitions requiring the use of motor vehicles;
- ! accidents resulting from the use of aerial vehicles (unless the aircraft is able to transport passengers);
- ! the consequences of civil or foreign war, riots, revolts or popular movements in which the insured has played an active role;
- ! for the interruption guarantee: minor illnesses or

VISA Platinum cardholder, his or her spouse or a family member up to the first degree, even if the birth takes place at least one month prematurely

- ✓ Pregnancy of the Keytrade Bank VISA Platinum cardholder or of his or her spouse who is supposed to accompany him/her, provided that the trip is planned for the last three months of pregnancy and that the pregnancy in question was not known at the time the trip was planned
- ✓ Theft or total discontinuation of use of the private vehicle of the Keytrade Bank VISA Platinum cardholder following a traffic accident or fire within seven days preceding the departure date or during the trip to the holiday destination. Engine failure is however excluded
- ✓ Delay in the vehicle used due to a breakdown during the journey to the place of boarding, subject to presentation of a certificate or invoice from a towing company, certified garage or automobile association. Delay due to public transport or traffic jams is excluded
- ✓ Dismissal, after booking the trip, of the Keytrade Bank VISA Platinum cardholder or his/her spouse on economic grounds
- ✓ An illness, accident or death of the insured, his/her spouse, their parents or grandparents (maximum 2nd degree), descendants (maximum 2nd degree), brothers, sisters, collateral by marriage (maximum 2nd degree), allied (maximum 2nd degree), travel companions named on the registration form. These persons may under no circumstances claim any compensation if they are not insured themselves.

Interruption guarantee

In the event that the travel is interrupted, AXA Assistance will reimburse the insured for the days' holiday lost, for the following causes:

- ✓ Unavailability due to illness, accident or death of the person who takes care of the minor or handicapped child of the Keytrade Bank VISA Platinum cardholder
- ✓ Serious material damage to the immovable property which is either the main residence of the Keytrade Bank VISA Platinum cardholder or the registered office of his or her business or enterprise
- ✓ Appointment arranged for the Keytrade Bank VISA Platinum cardholder or a family member up to the first degree for an urgent organ transplant (as donor or receiver)
- ✓ Pregnancy complications for the Keytrade Bank VISA Platinum cardholder, his/her spouse or a family member up to the first degree, even if the birth takes place at least one month prematurely
- ✓ Theft or total discontinuation of use of the private vehicle of the Keytrade Bank VISA Platinum cardholder following a traffic accident or fire following a traffic accident or fire during the trip. Engine failure is however excluded
- ✓ An illness, accident or death of the insured, his/her spouse, their parents or grandparents (maximum 2nd degree), descendants (maximum 2nd degree), brothers, sisters, collateral by marriage (maximum 2nd degree), allied (maximum 2nd degree) and travel companions named on the registration form. These persons may under no circumstances claim any compensation if they are not insured themselves.

injuries that can be treated on location.

- ! Under no circumstances may AXA Assistance reimburse the Keytrade Bank VISA Platinum holder the cancellation insurance premium that he or she has paid to the travel operator or travel agent if the Keytrade Bank VISA Platinum cardholder has forgotten to refuse it, or if it is automatically included in a flat rate that he or she has agreed to



Where am I covered?

- ✓ Globally



What are my obligations?

- Within 14 days, the insured must declare to AXA Assistance the facts falling under the application of the guarantee (date, place, facts and all relevant data to determine the compensation amount), using the travel cancellation and interruption claim form, available on the site www.keytradebank.be, duly signed; and send it by email to claims-ipa@axa-assistance.com or by post to: AXA Assistance, Service Remboursement Keytrade Bank VISA Platinum, Avenue Louise 166/1, 1050 Brussels
- If the insured has suffered an injury, he or she authorises his or her doctor to submit all useful information to the AXA Assistance expert
- The insured agrees to undergo a medical examination at the request of AXA Assistance, with the cost to be covered by AXA Assistance
- In case of death, before giving its consent for the compensation, AXA Assistance has the right to request an autopsy, with the cost to be borne by AXA Assistance.
- Provide the necessary supporting documentation: 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 guarantee shall enter into force within the planned limits starting from the date of purchase or booking of an insured holiday, paid for using the Keytrade Bank VISA Platinum card.

The cancellation guarantee shall apply in case of illness, accident or death from purchase of the trip under the conditions and within the set limits.

The interruption guarantee shall enter into force on the day the insured trip starts.

End of the guarantee:

- for the cancellation guarantee, it ends the day after the departure date at midnight;
- for the interruption guarantee, it ends 90 days after the departure date and in any event on the date of return into your usual country of residence.



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.