

Keytrade Bank VISA Gold

'Travel disruption: delayed/cancelled departure and late baggage delivery' 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 different cases of travel disruptions.



What is covered?

- ✓ Late baggage delivery
 - If the checked-in baggage of the insured is not delivered within 4 hours following the arrival of his or her flight at any airport or terminal located outside Belgian or Luxembourg territory
 - Compensate a max. of € 250,00 per person per trip for the (reasonable) purchase of essential clothing and accessories

- ✓ Delayed/cancelled departure
 - *Delay to or cancellation of the connecting flight or rail connection, overbooking*
 - Delayed by 4 hours or more, cancelled, insured not allowed to board due to overbooking
 - Unable to find other way to travel within 4 hours of scheduled departure time
 - Compensation to max. €250,00 per person per trip for



What is not covered?



Are there any limitations in coverage?

Late baggage delivery:

- ! Confiscation or requisition by customs authorities or any other government authority
- ! Failure to take reasonable measures to save or find lost luggage
- ! Failure to notify the transport company persons concerned at the destination
- ! Delay and loss of baggage on the occasion of a connecting flight or rail connection when the insured is returning home
- ! Unchecked baggage.

(reasonable) hotel bills, meals and refreshments.

- *Missed connections*

- o Unable to find another way to travel within 4 hours of actual arrival of initial flight or rail connection
- o Compensation up to max. €250,00 per person, per trip for (reasonable) hotel bills, meals and refreshments.

- ✓ The insured: insurance beneficiary (card holder) + legal or de facto spouse who lives at same address + children -25



Where am I covered?

- ✓ Globally



What are my obligations?

- The claim statement must be sent to AXA Assistance using the 'request for intervention for travel disruption' form (available at www.keytradebank.be), as quickly as possible
- The insured must also notify the authorities concerned of the transport company and/or the authorities at the destination that baggage is missing.
- The following information and documents must be submitted to AXA Assistance as soon as possible following the occurrence of the incident:
 - o The originals of expense reports and original proofs of purchase regarding the expenses incurred for which reimbursement is requested under the terms and conditions of this insurance policy.
 - o The account statements proving that this is a trip under the guarantee as specified in these special conditions, and in the case of delayed or lost luggage, the "Property Irregularity Report" submitted by the transport company.



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.