

Keytrade Bank VISA Gold 'Warrenty Extension' 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 whereby the Insured can extend the warranty on household electrical and electronic appliances and audio-visual appliances for a 2-year period following the legal warranty period.

What is covered?

- ✓ Purchase value min. 150,00 EUR and max. 5.000,00 EUR
- ✓ Remote diagnostics
 - First remote diagnosis
 - First assistance to possibly resolving the problem
- ✓ Dealing with breakdowns, repairs
 - within 24 hours following receipt of the supporting documentation
 - arrange a meeting between the repair worker approved by the insurer and the insured
 - repair worker shall repair the insured appliance within 5 business days following receipt of the supporting documentation
 - If the approved repair worker is unable to repair the insured appliance at the home of the insured, the insurer shall organise the transport and cover inbound and outbound transport costs for the insured appliance.
 - The insurer shall cover the expenses for the intervention by the approved repair worker and the cost of the repairs.
 - If the breakdown leads to the immobilisation of a washing machine, refrigerator or freezer for more than 7 business days, at the insured's request the approved repair worker shall deliver and install a replacement loaned appliance with the same purpose within 24 hours
- ✓ Replacement of an appliance that cannot be

What is not covered?

- ✗ Any purchase of an appliance by the insured to replace his or her insured appliance without the insurer's prior approval shall not be taken into consideration.
- ✗ the appliances and/or equipment for professional purposes, even if the appliances are installed and used in the home of the insured;
- ✗ accessories or peripherals such as: cables, the dishwasher cage, oven accessories, burner protective hood, remote controls;
- ✗ consumables and wear and tear parts specified as such in the manufacturer's service booklet, such as: bulbs, lamps, filters, fuses, door seals, belts, drain pipes, tubing;
- ✗ glass ceramic plate parts, oven doors and hotplate covers;
- ✗ oven thermal insulation elements;
- ✗ appliances for which the purchase invoice, sales slip or checkout receipt are not available during the intervention, or if the documents are erased and/or illegible;
- ✗ the devices for which the number and/or references have been removed, changed or are illegible;
- ✗ rented or loaned items.
- ✗ The contents (perishable or otherwise) of the insured's damaged appliance
- ✗ The costs (parts, labour, travel and transport) and consequences of a breakdown that has not been observed by the insurer's approved repairer, or a service arranged without its prior approval.

repaired

- an appliance that has the same technical characteristics. However, it does not have to be the same model or the same brand.
- This new appliance is delivered to the residence of the insured – for the insured’s account – within a maximum period of five days following confirmation that the appliance cannot be repaired.



Are there any limitations in coverage?

- ! Claims covered by the legal warranty concerning hidden defects in the meaning of articles 1641 et seq. of the Civil Code, when the insured has chosen to call on the legal warranty and has therefore received compensation or partial reimbursement of the purchase price
- ! Claims covered by the warranty as regards a compliance defect in the meaning of article 1649 of the Civil Code, if the Insured has chosen to call on the legal warranty and has therefore returned the appliance with a view to receiving a full refund of the purchase price
- ! The claims that arise from modifications or improvements made by the insured or the manufacturer
- ! Claims arising from a makeshift or temporary repair that may possibly lead to the original fault being aggravated
- ! Claims within the framework of which a third party may be held responsible for the breakdown (manufacturer, supplier or any other person)
- ! Claims concerning any modification or recall initiated by the manufacturer
- ! Claims resulting from a failure to follow the guidelines and recommendations of the manufacturer (within the area of installation, connection, handling, use, servicing etc.) specified in the instructions for use
- ! Claims resulting from incorrect use and/or use that does not comply with the manufacturer’s guidelines or use of inappropriate peripherals, accessories or consumables
- ! Claims whose cause is external to the appliance (lightning, collision, fall, frost, fire, explosion, flooding, power cut, humidity, excessive heat).



Where am I covered?

- ✓ The conditions of this contract apply for all purchases made from a trader with legal residence in Belgium, and are also valid for online purchases.



What are my obligations?

- report the claim as quickly as possible by calling within 14 calendar days following the date of the claim under 02/550.04.78;
- send a copy of the purchase invoice, sales slip or checkout receipt to the insurer, along with proof of the card purchase;
- follow the insurer’s instructions and send it all the information and/or documents that it considers necessary or useful;
- take all reasonable measures to limit the consequences of the claim;
- keep the insured appliance accessible at least until final settlement of the claim;
- make the insured appliance available to an expert appointed by the insurer to determine the circumstances of the

claim or estimate the compensation.



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 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.