

# Keytrade Bank VISA Platinum 'Keys and Papers' insurance

## Special conditions

### 1. Definitions

- 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 – telephone +32 2 550 04 00 – ING 310-0727000-71 – IBAN code: BE49 3100 7270 0071 – BIC code: BBRUBEBB – member of the AXA Assistance Group, hereinafter referred to as "AXA Assistance".
- Personal keys: main residence and vehicle, including locks.
- Personal documents: passport, national ID card, driving licence and registration documents.
- Claim: an event covered by this guarantee.
- Aggravated theft: Breaking and entering, with physical assault or threats.

### 2. Guarantee

If the personal keys or personal documents of the insured are stolen on the occasion of an aggravated theft at the same time as the Keytrade Bank VISA Platinum card, AXA Assistance shall pay the required amount based on the invoice to replace the keys, including the associated locks and/or documents.

### 3. Maximum intervention amount

Maximum €500 per Insured per Claim per consecutive 12-month period following the first Claim.

### 4. Exclusions

- Requests where the aggravated theft is not reported to the local police within 24 hours following the aggravated theft and without a written report including an incident number and detailing the circumstances of the theft.

### 5. Insurance beneficiary

Is the holder of a Keytrade Bank VISA Platinum card, legally residing in Belgium as a private individual, acting exclusively on a personal level and not within the framework of the performance of a professional or commercial activity, and who has paid in full the sums for the purchases concerned using the Keytrade Bank VISA Platinum card.

The card holder is the natural person whose name is written on the card.

### 6. Insured

The insurance beneficiary (cardholder) and his or her legal or de facto spouse if he or she lives at the same address, and the children (aged under 25), whether or not they legally reside with the insurance beneficiary.

### 7. What to do in case of a claim/incident?

In case of a claim, as soon as he or she observes that keys, papers, handbag or wallet have been stolen:

- file a report with the competent police authorities within 24 hours following the claim;
- declare the claim to the insurer, sending him the full signed claim statement as quickly as possible.

The claim form must include all the documents listed below:

- the police report;
- a copy of the medical certificate or witness statement detailing in writing the circumstances of the aggravated theft, dated and signed, and any other proof of the aggravated theft.