

Keytrade Bank VISA Gold card Travel assistance

Special conditions

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Travel insurance

Special conditions

1. Definitions

- **AXA Assistance:** Inter Partner Assistance SA, an insurance company certified by the FSMA under code number 0487. Registered office: Avenue Louise 166 box 1, 1050 Brussels - RLP Brussels – VAT BE 0415.591.055. Tel. +32 2 550 04 00 – www.ip-assistance.be BIC: BBRUBEBB - IBAN: BE49 3100 7270 0071.
- **Insured:** the insurance beneficiary (cardholder) and his/her partner if he or she resides at the same address, the accompanying children (up to 25 years) whether those of the insurance beneficiary or his/her partner even if they no longer live with the insurance beneficiary.
- **Children:** biological or adopted children aged under 25 and dependent on the holder of the insured card or his/her partner.
- **Partner:** the person with whom the holder of a Keytrade Bank VISA Gold card forms a legal or de facto unit at the time of the claim, and who lives in a stable arrangement under the same roof and resides at the same address. An original certificate issued by a municipal employee shall serve as proof.
- **The competent medical authority:** By competent medical authority shall be understood doctors recognised by the Belgian legislation or the legislation in force in the country concerned.
- **Residence:** The place where the natural person officially resides and usually lives
- **Abroad:** country that is not that of residence or the usual place of work
- **Illness:** Any involuntary change in health condition that can be medically discovered.
- **Accident:** any physical damage beyond the control of the victim and resulting from a sudden event or external cause and observed by a competent medical authority, causing an interruption of any professional or other activity and preventing you from going on the travel booked
- **Terrorism:** By terrorism should be understood: an act or threat of action organised illegally for ideological, political, ethnic or religious reasons, executed individually or in a group and affecting people or partly or totally destroying the economic value of material or intangible property, either to create an impression on the public, foster a climate of insecurity or put pressure on the authorities, or to hinder circulation and the normal functioning of a service or business.

In accordance with the Act of 1 April 2007 on insurance against damage caused by terrorism, it shall fall to the TRIP committee to decide whether an event meets the legal definition of an act of terrorism.

2. Guaranteed services

The contract aims to assist the insured in the circumstances defined below. AXA Assistance can take care of the organization for all the services described below, after agreement of the insured person. However, the costs are not covered.

2.1 [Request for services](#)

To be able to benefit from the guaranteed services, the insured must request the intervention of AXA Assistance at the time of the facts.

2.2 [Choice of means of transport](#)

The choice of means of transport shall be determined by the AXA Assistance medical team and shall always be made with the patient's medical interests in mind. The AXA Assistance doctor must give his or her consent to any transport.

2.3 Personal assistance abroad

- *Medical assistance*

Following an illness or accident and if the AXA Assistance medical team considers it necessary, AXA Assistance shall send a doctor to the place where the insured person is to better assess and organise the measures to be taken.

- *Repatriation or transport of the ill or injured insured*

Depending on the seriousness of the case and with the consent of the general practitioner and/or family doctor, AXA Assistance organises responsibility for the repatriation or medical transport of the insured by:

- air ambulance;
- airline or chartered flight;
- helicopter;
- 1st class train;
- ambulance;

to a hospital in Belgium that is close to home or to his or her home, if his or her state of health does not require hospitalisation.

For countries located outside of Europe and neighbouring countries of the Mediterranean Sea region, transport takes place only via airline or chartered flight.

In any event, the decision to transport or repatriate is subject to the consent of the AXA Assistance medical department.

The means of transport and the place of hospitalisation are always chosen with the insured's interests in mind.

- *Repatriation or transport of other insured*

If the repatriation or medical transport of the ill or injured insured has been decided, AXA Assistance shall organise the transport of other insured, by 1st class train, airline (economy class) or chartered flight, to their home in Belgium.

- *Visit in case of hospitalisation*

If the AXA Assistance medical team considers that the state of health of the ill or injured insured travelling alone does not justify or prevents immediate repatriation, and if hospitalisation at the destination lasts for longer than 5 calendar days, AXA Assistance shall organise and cover the costs for (outbound and inbound) travel by 1st class train or airline (economy class) or chartered flight of a first or second degree family member, so as to allow him or her to visit the ill or injured insured.

If the hospitalised insured is a child aged under 18, the minimum period of 5 calendar days does not apply and the father and mother of the child may travel to the hospital in the same way.

- *Return and supervision of children aged under 18*

If neither the ill or injured insured nor any other insured is able to look after the insured children accompanying them aged under 18, AXA Assistance will arrange the travel costs for a hostess or person appointed by the family to take care of the children and take them back to their home in Belgium.

- *Early urgent return of the insured*

If the insured has to interrupt his or her stay abroad due to:

If an insured staying abroad has to interrupt his or her stay due to:

- a hospitalisation in Belgium of more than 5 calendar days or the death of a direct first degree family member, i.e. partner, father, mother or child.

OR

- the 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.

AXA Assistance shall arrange:

- either the outbound and inbound trip of an insured;
- or the inbound trip of two insured

up to the home or place of the funeral or burial in Belgium, by 1st class train or airline (economy class) or chartered flight

This service shall only be allocated upon submission to AXA Assistance of a medical certificate or death certificate.

- *Death of an insured during travel abroad*

In case of the death of an insured while abroad, AXA Assistance organises the transport of the body from the place of death to the place of burial in Belgium.

3. Exclusions

The special conditions guarantee shall not be acquired:

- 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 another role connected with the flight on board;
- when using as driver or passenger a two-wheeled vehicle of over 125 cm³ 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.