

Keytrade Bank VISA Platinum card Travel assistance

Special conditions

Table of contents

1. Definitions.....	3
2. Guaranteed services.....	3
2.1 Territorial scope.....	3
2.2 Validity.....	4
2.3 Request for services.....	4
2.4 Sending of documents.....	4
2.5 Choice of means of transport.....	4
2.6 Fraud.....	4
2.7 Personal assistance in case of illness, injury or death.....	4
a. Personal assistance in Belgium.....	4
b. Personal assistance abroad.....	4
2.8 Travel assistance abroad.....	8
a. Information service.....	8
b. Loss or theft of travel documents and transport tickets abroad.....	9
c. Loss, theft or delay of baggage delivery.....	9
d. Provision of an interpreter.....	9
e. Cash advance.....	9
f. Sending of urgent messages to Belgium.....	9
g. Exclusions concerning travel assistance abroad.....	9
2.9 Legal assistance abroad.....	9

3. Shared exclusions..... 10

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 Platinum 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.
- **The baggage:** All personal belongings taken by the insured
- **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.
- **Social Security:** compulsory healthcare and compensation insurance.

2. Guaranteed services

The purpose of the contract is to cover the insured against the damage defined below within the framework of guarantees and capital specified in the special conditions. All the amounts mentioned in the special conditions include costs and taxes.

2.1 Territorial scope

Personal assistance

- in Belgium;

- abroad the insured are covered throughout the world, with the exception of countries at war.
AXA Assistance shall not be bound to provide any cover, settle any claims or provide any services under this contract if the provision of such cover, the settling of such a claim or the supply of such a service would expose the (re)insurer to any sanctions or restrictions as regards a United Nations resolution or the sanctions, laws and commercial and economic embargoes of the European Union, United Kingdom and United States of America.

2.2 Validity

To be able to benefit from the guaranteed services, the length of the travel abroad may not exceed 90 consecutive days. The events that occur after this 90-day period shall not give any entitlement to these guarantees.

2.3 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. Exceptions to this are medical costs abroad described in the section “Personal assistance in case of illness, injury or death.”

2.4 Sending of documents

To be able to benefit from the guaranteed services, the insured shall undertake to send to AXA Assistance within the two months following the occurrence of the facts or request for intervention, the original invoices for the costs to which AXA Assistance has consented and all other supporting documentation requested by AXA Assistance.

2.5 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.

2.6 Fraud

AXA Assistance shall rigorously monitor any attempted or actual fraud. The insured shall be brought to account in cases of proven fraud by the insured.

2.7 Personal assistance in case of illness, injury or death

a. Personal assistance in Belgium

In case of death in Belgium, AXA Assistance shall only assume responsibility for the transport costs of the body instead of the funeral or burial.

b. 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 and assumes 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.

AXA Assistance assumes responsibility for the transport of the insured's unaccompanied baggage, i.e. all personal baggage that the insured is transporting. Shall not be considered as baggage: a glider, surfboard, boat, merchandise, scientific material, construction materials, furniture, horses and cattle.

- *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 and cover:

- either the transport of other insured, by 1st class train, airline (economy class) or chartered flight, to their home in Belgium;
- or the continuation of their trip, with the covering of the costs to which AXA Assistance has consented for their return to 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.

Hotel expenses at the destination (room + breakfast) for this family member shall be covered up to EUR 100 per day for a maximum of 10 days.

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. Hotel expenses at the destination (room + breakfast) for the father and mother will be covered up to EUR 100 per day per person for a maximum of 10 days.

- *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 and cover 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. The hotel expenses (room + breakfast) for this person shall be covered up to a maximum of EUR 125.

- *Return of pets*

In case of the repatriation or death of an ill or injured insured, AXA Assistance shall assume responsibility for the return of pets (dogs or cats) left unsupervised, if no other insured is able to look after them.

- *Medical expenses following an illness or accident*

Medical expenses following an illness or accident occurring abroad shall be reimbursed up to a maximum of EUR 25,000 per insured.

An amount of EUR 50 per insured shall be deducted from the sum due to the insured for administrative fees

The following shall be covered:

- medical and surgical fees;
- the medication prescribed by a doctor or surgeon;
- minor dental care following an accident or major crisis (except for prostheses) up to a maximum of EUR 125 per person;
- hospitalisation costs;
- costs for transport by ambulance, medical sledge or helicopter, ordered by a doctor for a local trip.

Conditions for cover:

The costs shall be covered after all compensation or services that may be guaranteed to the insured or his or her beneficiaries for the same risks by social security or any other contingency organisation covering the same costs.

The insured can find out from AXA Assistance the conditions under which he or she is entitled to receive services provided by social security while abroad. He or she must however have the necessary documents.

Terms and conditions of payment:

If AXA Assistance immediately settles the medical expenses presented while abroad, the insured shall undertake to send his or her file to his or her mutual insurance body and shall submit to AXA Assistance the mutual insurer's statement and the sums received.

If the insured has paid the medical expenses presented abroad himself or herself, AXA Assistance shall intervene for these expenses over and above the mutual insurer's intervention. The intervention shall take place after submission of the original supporting documents and a possible statement from the mutual insurer.

The insured shall then take all steps required by AXA Assistance to recover the interventions provided by social security.

- *Post-hospital medical expenses in Belgium*

Following a physical accident or illness abroad and provided that the insured has been hospitalised for at least one night abroad with the consent of the AXA Assistance doctor, AXA Assistance shall cover the post-hospital medical expenses in Belgium up to a maximum amount of EUR 2,500 per insured for a maximum of 1 year after the day the accident occurred or the appearance of the illness and after deduction of the social security or insurance intervention from the insured's mutual insurance.

- *Extension of the insured's stay*

AXA Assistance shall cover the expenses for an extension of the hotel stay (room + breakfast), up to EUR 100 per day per ill or injured person, with a maximum of 10 days, if, on medical orders and subject to the consent of AXA Assistance's doctor, the return trip cannot be made on the scheduled date. The insured who accompany the injured/ill person and who extend their stay shall also benefit from this guarantee.

- *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 and cover:

- 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 and covers:

either the costs:

- of transporting the body from the place of death to the place of burial in Belgium;
- of post-mortem processing;
- of placing in the coffin;
- of buying the coffin up to a maximum of EUR 1,000;

or the costs:

- of the funeral or burial at the destination, limited to the amount that AXA Assistance would have paid in case of repatriation. In this case, AXA Assistance arranges and covers the transport of a family member from Belgium to attend the service at the destination and shall cover the hotel expenses of this person up to a maximum amount of EUR 100 per day and for a maximum of three days.

Where applicable, the insurer shall offer its assistance for the death formalities (e.g.: contact with a funeral director, information on the necessary administrative procedures)

- *Search and rescue costs*

AXA Assistance shall cover, up to a maximum of EUR 7,500 per insured, the reimbursement of search and rescue costs presented with a view to saving the life or the physical safety of an insured, and this provided that the rescue results from a decision taken by the competent local authorities or official rescue services.

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- *Skiing accidents*

AXA Assistance shall cover the costs of local transport in a medical sledge and/or helicopter for any accident that occurs on the ski slopes. These costs shall not be covered by AXA Assistance if the accident occurs outside of the slopes without an accompanying guide.

If the state of health of the ill or injured insured leads to a hospitalisation of over 24 hours and/or a repatriation arranged by AXA Assistance, it shall reimburse the "ski lift" flat fee and/or the costs for the insured's skiing lessons on a pro-rated basis for the time during which they could not be used (up to a maximum of EUR 250 per person per claim).

- *Sending of medication, glasses, contact lenses and indispensable prostheses*

If the required medication is stolen, lost or forgotten, AXA Assistance shall search for them or an equivalent at the destination. AXA Assistance shall arrange and reimburse costs for a doctor's appointment with a view to prescribing the medications.

If the medication is not available at the destination, AXA Assistance shall provide the insured while abroad with the indispensable medications that are prescribed by a doctor, along with the glasses, contact lenses or prostheses that are available in Belgium. AXA Assistance shall only cover costs for the sending of these items and the doctor's appointment. The insured shall reimburse AXA Assistance the purchase price for these items within 2 months of their being provided. This service shall be subject to local and international legislation.

- *Exclusions for personal assistance*

Services that are not requested at the time of the event and which are not provided or are only provided with the consent of AXA Assistance. However, the costs for ordinary medical consultations and outpatient pharmaceutical costs following circumstances that occurred abroad shall be reimbursed, whilst abiding by the limits of these special conditions

Costs for the following shall never be eligible for reimbursement:

- minor conditions or injuries that do not prevent the patient from continuing his or her trip;
- mental illnesses already having been subject to treatment;
- chronic illnesses having led to neurological, respiratory, circulatory, blood or kidney damage;
- relapses and convalescence from any discovered condition, not yet consolidated and under treatment before the date of departure, with a genuine probability of worsening rapidly;
- preventive medicine and thermal treatments;
- diagnosis and treatments not recognised by I.N.A.M.I;
- pregnancy complications after the 26th week;
- purchase and repair of prostheses in general, including glasses and contact lenses;
- costs with a view to medical and surgical treatments and medications, prescribed and/or incurred in Belgium, except for those that fall under the post-hospital medical costs guarantee in Belgium;
- ceremonial and burial costs in Belgium.

2.8 Travel assistance abroad

For personal assistance following an illness, injury or death, see section 2.7: "Personal assistance in case of illness, injury or death".

Additional services:

- a. *Information service*

AXA Assistance makes available to the insured a 24/7 information service for the following information:

Information for and during the trip:

- ID card;
- passport;
- visa;
- customs instructions;
- rules and regulations for pets;
- legal tender/currencies;

- time difference;
- legal holidays;
- international driver's licence;
- acceptance of credit cards;
- addresses of foreign consulates and traffic information offices in Belgium and Belgian consulates abroad;
- travel conditions: means of transport, hotels, itineraries, climate and appropriate clothing.

Information concerning traveller prevention and health:

- basic vaccinations;
- compulsory vaccinations;
- recommended vaccinations;
- hygiene and medical precautions depending on the country visited;
- vaccination centres;
- specific treatment centres / problems occurring following a return from abroad;
- the conditions according to which the insured can benefit from compensation abroad as specified by social security.

c. Loss or theft of travel documents and transport tickets abroad

In case of loss or theft of travel documents (ID card, passport, driving licence etc.), AXA Assistance communicates to the insured the contact details for the nearest Belgian embassy or consulate.

In case of loss or theft of the transport tickets, AXA Assistance shall provide the insured with the necessary tickets to continue his or her trip.

The insured shall reimburse the ticket price to AXA Assistance as soon as the latter formulates a request to do so.

d. Loss, theft or delay of baggage delivery

In case of theft, loss, destruction or delay in delivery exceeding 12 hours by the airline, AXA Assistance shall intervene up to a maximum amount of EUR 250 per insured for the purchase of the most indispensable items. Expenses should always be demonstrated by purchase supporting documents. In case of theft, the insured will be asked to submit proof of a statement to the local police authorities.

In case of theft or loss of the baggage during an airline transfer, AXA Assistance will help the insured complete the formalities with the competent authorities and will arrange the search for misplaced or stolen baggage and the safe return of found baggage.

e. Provision of an interpreter

If the insured is entitled to a guarantee abroad and experiences problems or difficulties understanding and speaking the local language within the framework of said assistance, he or she will be assisted by AXA Assistance at the destination.

f. Cash advance

If the insured calls on AXA Assistance for an incident covered by this contract and requires an advance to be able to pay the costs, AXA Assistance shall allow the insured to have the equivalent in the currency up to max. EUR 2,500.

The amount must first be advanced in Belgium, in cash, by bank transfer or in the form of a certified bank cheque.

g. [Sending of urgent messages to Belgium](#)

AXA Assistance sends urgent messages concerning the guarantees provided in these special conditions.

The content of the message may under no circumstances be binding as regards AXA Assistance's liability and shall comply with Belgian and international legislation.

h. [Exclusions concerning travel assistance abroad](#)

- services that are not requested at the time of the event and which are not provided by or in agreement with AXA Assistance;
- legal proceedings in Belgium for all cases initiated against an insured abroad.

[2.9 Legal assistance abroad](#)

AXA Assistance shall advance:

- the bail requested by the authorities up to a maximum of EUR 12,500 per insured if an insured is subject to legal proceedings following a traffic accident;
- lawyer's fees up to a maximum of EUR 1,250 per insured charged if following the traffic accident an insured is subject to legal proceedings

AXA Assistance shall grant a maximum period of two months starting from the date of the advance for the reimbursement of the deposit and lawyer's fees.

Exclusions regarding legal assistance

Services that are not requested at the time of the event and which are not provided by or with the consent of AXA Assistance

Legal proceedings in Belgium for an offence committed against an insured while abroad.

3. Shared 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.