

Keytrade Bank

VISA Gold card

Travel Assistance

Special terms and conditions

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Travel Assistance

Special terms and conditions

1. Definitions

- **AXA Assistance:** Inter Partner Assistance nv, insurance company authorized by the BNB under code number 0487. Registered office: Avenue Louise/Louizalaan 166, PB 1, B-1050 Brussels – Brussels register of Legal Persons (RPR) – VAT BE 0415.591.055. Tel. +32 2 550 04 00 – www.ip-assistance.be - BIC: BBRUBEBB – IBAN: BE66 3630 8057 8243.
- **Insured persons:** the policyholder (Cardholder) and his/her partner domiciled at the same address, the policyholder's accompanying children (under 25 years of age) and those of his/her partner whether or not domiciled at the policyholder's address.
- **Children:** the Cardholder's unmarried natural, adopted or step-children who are dependent on the Cardholder or on his/her partner for maintenance and support, and who are under 25 years of age.
- **Partner.** the Keytrade Bank VISA Gold Cardholders' legal wife or husband or the person with whom he/she has formed a legal union and who lives in the Cardholder's household on a permanent basis and who is domiciled at the same address at the time of the claim. An original certificate issued by the civil registrar serves as proof of civil union
- **Competent medical injury:** The term "competent medical authority" refers to medical practitioners recognized under Belgian law or the law applicable in the relevant country.
- **Luggage:** All personal effects accompanying the insured
- **Domicile:** The place where the private individual mentioned in the special terms and conditions is domiciled and is normally resident
- **Foreign country:** any country other than the country in which the Keytrade Bank VISA Gold Cardholder's place of residence or usual workplace is located
- **Illness:** Any medically ascertainable spontaneous health ailment.
- **Accident:** any physical injury or infliction outside the victim's control arising from a sudden event, or an external cause, verified by a competent medical authority that causes an interruption of any activity, work-related or other, and that prevents the person from undertaking the reserved travel arrangements.
- **Terrorism**
Terrorism is defined as: a clandestine organized action or threatened action for ideological, political, ethical or religious purposes carried out by an individual or group in which violence is used or persons or the economic value of tangible or intangible goods are wholly or partly destroyed or to make an impression on the public, create a climate of insecurity or exert pressure on the authorities or to hinder traffic or the normal operation of a service or enterprise. Pursuant to the law of 01 April 2007 regarding the insurance against terrorism acts, the Committee of the TRIP decides whether an event fits the legal definition of an act of terrorism
- **Social Security :** the obligatory insurance for medical care and reimbursement.

2. Insured services

The purpose of the agreement is to cover the insured for the risks indicated hereinafter within the restrictions of the guarantees and insured sums stipulated in the special terms and conditions. All sums stated in the special terms and conditions are inclusive of costs and taxes.

2.1 Territorial scope

Assistance to persons and travel assistance

- in Belgium

- in foreign countries, i.e. the insured parties shall be covered all over the world with the exception of countries in a state of war. AXA Assistance shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose AXA Assistance to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

2.2 Validity

To be entitled to receive the services guaranteed, the stay abroad may not last longer than 90 days. Events that occur after such a 90-day period shall not give entitlement to the insurance.

2.3 Requests for assistance

To receive the services insured, the insured must apply to AXA Assistance at the time of the facts occur. Deviations from this for medical costs abroad are described in the section "Assistance for persons in the event of illness, injury and death".

2.4 Submission of documents

To be entitled to the services insured, the insured must submit to AXA Assistance the original invoices for the costs approved by AXA Assistance and any other supporting documents requested by AXA Assistance within two months of the time of the facts or the request for assistance.

2.5 Choice of means of transport

The choice of the transport means is only determined by the medical team of AXA Assistance and this in function of the medical interests of the patient. The AXA Assistance physician needs to give his consent to any transportation.

2.6 Fraud

AXA Assistance shall maintain close checks for actual fraud and any attempts to defraud. The insured shall be sued in the event of any fraud.

2.7 Assistance to persons in the event of illness, injury or death

a. Assistance to persons in Belgium

In the event of death occurring in Belgium AXA Assistance will only cover the costs of transportation of the corpse from the place of death to the place of burial or cremation.

b. Assistance to persons Abroad

• Medical assistance

As a result of illness or accident and if the medical team of AXA Assistance deems it necessary, AXA Assistance will send a doctor to the insured person in order to better assess the measures to be taken and to organize them.

• Repatriation or transportation of the other insured parties

According to the severity of the case, and in consultation with the attending physician and/or general practitioner, AXA Assistance shall organize and cover the costs of the repatriation or transportation of the insured by:

- air ambulance;
- by scheduled plane or charter;
- helicopter;
- first-class train;
- ambulance;

to a hospital in Belgium close to the domicile of the insured, or to his/her domicile when the person's condition does not necessitate hospitalisation.

In the case of countries outside Europe and the Mediterranean region, such transportation shall take place exclusively by scheduled flights or charter. Whatever the case, the decision to transport or repatriate shall always depend on the agreement of AXA Assistance's medical service.

The means of transportation and the place of hospitalisation shall be chosen in the interests of the insured.

AXA Assistance will transport the unaccompanied luggage of the insured, i.e. all the personal luggage which the insured carries traveling. Are not considered as luggage: a glider, a surfboard, a boat, merchandise, scientific materials, building materials, furniture, horses and cattle.

- ***Repatriation or transportation of the other insured parties***

If it has been decided to repatriate or transport the insured person who is ill or injured, AXA Assistance shall also organize and cover the costs of:

- either the transportation of the other insured parties, by first- class train or by scheduled plane (economy class) or charter, to their domicile in Belgium;
- or the continuation of their journey, up to the amount of the costs to which AXA Assistance would have agreed for their return to Belgium.

- ***Hospital visits***

If AXA Assistance's medical team considers that the condition of the insured who is ill or injured and travelling alone does not permit immediate repatriation or it is impossible, and if the hospitalization abroad is expected to last more than 5 days, AXA Assistance shall arrange and pay for the transportation (return journey) of another member of the family by train (first class), or by scheduled plane (economy class) or charter to enable him or her to visit the ill or injured insured person in hospital. The hotel costs (room + breakfast) abroad of the relative shall be covered up to an amount of EUR 100 a day, for a maximum of 10 days.

If the hospitalized insured party is a child under the age of 18, the minimum 5-day period shall not apply and both the father and the mother of the child may travel in the same manner to the hospital. The hotel costs (room + breakfast) abroad of the father and the mother shall be covered up to an amount of EUR 100 per day, per person, for a maximum of 10 days.

- ***Repatriation and supervision of children under the age of 18***

If neither the ill or injured insured person, nor another insured person can take care of the insured children under the age of 18 who are with them, AXA Assistance shall cover the travelling expenses of a childminder or a person appointed by the family to take care of the children and accompany them back to their home in Belgium.

The hotel costs (room + breakfast) of such person shall be covered up to a maximum of EUR 125.

- ***Repatriation of pets***

In the event of death or repatriation of an insured party who is ill or injured, AXA Assistance shall repatriate any abandoned pets (dogs or cats) if no other insured party is able to take care of them.

- ***Medical expenses following an illness or accident***

The medical expenses following an illness or accident abroad shall be refunded up to a maximum of EUR 100,000 per insured party. An amount of EUR 50 shall be deducted for the administration costs from the amount due to the insured.

The following are covered:

- the doctor's and surgeon's fees,

- the medication prescribed by a doctor or surgeon,
- minor dental care following an accident or acute toothache (with the exception of prostheses) up to a maximum of EUR 125 per person,
- the hospitalization costs,
- expenses for transportation by ambulance, sleigh or helicopter, prescribed by a doctor, for a local distance.

Terms and conditions for eligibility

Expenses shall be covered once the insured or his/her assignees has received all the refunds or allowances for the same risks covered by the National Health Service or any other health care institution that covers the same expenses.

AXA Assistance can provide the insured with information about the terms and conditions under which he/she is entitled abroad to reimbursements from Social Security. However, he/she must obtain the necessary documents himself.

Terms of payment

In the event that AXA Assistance directly pays for the medical expenses incurred abroad, the insured undertakes to submit his/her dossier to his/her public health insurance body and to provide AXA Assistance with the detailed statement and to hand over to AXA Assistance the sums received.

If the insured has himself paid the medical expenses incurred abroad, then AXA Assistance shall reimburse the amounts that exceed the reimbursement by the public health insurance body. Reimbursement by AXA Assistance will follow presentation of the original supporting documents and if available the detailed breakdown from the public health insurance body.

The insured is required to take all necessary steps requested by AXA Assistance to obtain the Social Security reimbursements.

- ***Post-treatment medical expenses in Belgium***

Following a physical accident or illness abroad and provided the insured was hospitalized abroad at least one night with the approval of AXA Assistance's doctor, AXA Assistance shall cover the post-treatment medical expenses in Belgium up to a maximum of EUR 2,500 per insured, up to a maximum of one year after the accident or outbreak of the illness and after deduction of the Social Security reimbursement or the public health insurance reimbursement of the insured.

- ***Extension of the insured's stay abroad***

If the return journey cannot be undertaken on the date scheduled and if it is medically prescribed and with the approval of AXA Assistance's doctor, AXA Assistance shall cover the costs of extending the hotel stay (room + breakfast) up to an amount of EUR 100 per day and per person who is injured or ill, for a maximum of 10 days,

The insured persons who are travelling with the insured and extend their stay also benefit from this cover.

- ***Urgent advanced return of the insured***

If an insured party who is abroad is obliged to interrupt his/her journey/stay because of:

- the hospitalization in Belgium for more than 5 days or the death of a member of his family, i.e. partner, father, mother, child, brother, sister, grandfather, grandmother, grandchild, mother-in-law, father-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law

OR

- the death of a partner, irreplaceable for the day-to-day management of the company or the insured's substitute in the practice of a liberal profession.

AXA Assistance shall organize and cover the costs of the journey by train (first class) or scheduled plane (economy class) or charter to the domicile or place of burial or cremation in Belgium:

- or the return journey of one of the insured parties
- or the single journey of two insured parties

Such assistance shall only be provided upon presentation of a medical certificate or death certificate.

- ***Death of an insured during a trip***

In the event of the death of an insured abroad, AXA Assistance shall organize and cover the costs of: either:

- transportation of the corpse from the place of death to the place of burial or cremation in Belgium,
- the funeral parlour,
- the coffining,
- the coffin up to a maximum amount of EUR 1,000

Or:

- the burial or cremation abroad, limited to the amount which AXA Assistance would have paid in the case of repatriation. In that case AXA Assistance will arrange and pay for the travel costs of one family member from Belgium to attend the funeral and will cover the hotel costs of this person up to a maximum of EUR 100 per day for maximally 3 days.

If required, the insurer will provide assistance in dealing with the formalities as a result of the death (e.g. contacting the undertakers, information about required administrative steps)

- ***Search and rescue costs***

AXA Assistance guarantees the reimbursement of the search and rescue costs incurred to save the life of or to protect the physical person of the insured, provided the rescue is instigated following a decision taken by the competent local authority or the official emergency services, up to a maximum of EUR 7,500 per insured person.

- ***Skiing accident***

In the event of an accident on the skiing slopes, AXA Assistance shall cover the costs for local transportation by sleigh and/or helicopter. In the event of a skiing accident outside of the skiing slopes without being accompanied by a certified guide, the costs for local transportation by sleigh and/or helicopter are not insured. If the condition of the insured who is injured or ill requires hospitalization for more than 24 hours and/or repatriation by AXA Assistance, AXA Assistance shall refund the ski pass and/or skiing instruction arrangement of the insured in proportion to the remaining validity period (maximum EUR 250 per person and per claim).

- ***Transportation of essential medication, glasses, contact lenses and prostheses***

If necessary medicines are stolen, lost or forgotten, AXA Assistance will look locally for these or similar medicines. AXA Assistance organizes and pays for that purpose a visit to a doctor who will prescribe the medication.

If the medication is not locally available and if it is available in Belgium, AXA Assistance will deliver to the insured abroad the essential medication, glasses, contact lenses or prostheses prescribed by a doctor.

AXA Assistance shall only cover the transportation costs of such articles and the doctor visit. The insured must repay the purchase price of such articles to AXA Assistance within 2 months following their provision. This service is subject to local and international legislation.

- **Exclusions from assistance to persons**

Assistance not requested at the time of the facts and not organized by or in consultation with AXA Assistance; however, the costs for ordinary medical consultations and the resulting pharmaceutical costs for ambulatory patients shall be covered within the limits of these special terms and conditions, the costs for:

- benign complaints or injuries that do not prevent the patient from continuing his/her journey,
- mental illness that was already being treated,
- chronic illnesses resulting in disorders of the nervous system, the respiratory system, circulation, blood or kidneys,
- relapses and recuperation from existing complaints that are not yet stabilized and were being treated prior to the date of departure and that encompass a real danger of rapid deterioration,
- preventive medicine and thermal cures,
- diagnosis and treatments not recognized by the "RIZIV/ INAMI" (Belgian national health service),
- pregnancy problems beyond the 26 th week,
- the purchase and repair of prostheses in general, including glasses and contact lenses,
- the costs for medical and surgical treatment and medications, prescribed and/or incurred in Belgium, with the exception of those that fall within the post-treatment medical guarantee in Belgium,
- the costs of burial or cremation in Belgium.

2.8 Travel assistance

For assistance to persons in the event of illness, injury or death see the section "Assistance to persons in the event of illness, injury or death"

Additional services:

- a. **Information service**

AXA Assistance provides a 24-hour a day information service available to the insured with the following information: Information relating to the documents required and the administrative formalities prior to and during a trip:

- identity documents,
- passports,
- visas,
- customs regulations,
- regulations relating to domestic pets,
- exchange rates / foreign currencies,
- time differences,
- public holidays,
- international driving licenses,
- the acceptance of credit cards,
- the addresses of the foreign consulates and tourist offices in Belgium as well as the Belgian consulates abroad,
- travel conditions: means of transport, hotels, itineraries, the climate and appropriate clothing

Information about health care and prevention for travelers:

- basic vaccinations,
- mandatory vaccinations,
- recommended vaccinations,
- medical and hygiene precautions according to the destination country,

- vaccination centers,
- centers for specific treatments / problems that arise after the return from abroad,
- the conditions entitling the insured to Social Security reimbursements for services provided abroad

b. Loss or theft of travel documents and tickets abroad

In the event of the loss or theft of travel documents (identity documents, passport, driving license, etc.) AXA Assistance shall provide the insured with information about the nearest Belgian consulate or embassy. If necessary, the insurer will organize and pay for transport to and from the embassy in order to collect the issued documents.

In the event of the loss or theft of tickets AXA Assistance shall provide the insured with the necessary tickets to continue his journey. The insured shall refund AXA Assistance the cost of the tickets upon request of the latter.

c. Loss, theft or delay of luggage

In the event of loss, theft or destruction of luggage or a delay in the delivery of the luggage by the airline of more than 12 hours: AXA Assistance shall provide compensation up to a maximum sum of EUR 250 per insured for the purchase of the most necessary items locally. The purchases must be justified by payment receipts. In the event of theft the insured will be requested to furnish proof of reporting this to the local police. In the event of theft or loss of luggage during a flight, AXA Assistance shall assist the insured to complete the necessary formalities with the competent authorities and shall search for the lost or stolen luggage, as well and it will assist the insured with returning any luggage found.

d. Interpreter services

If the insured is entitled to an insured service abroad and has difficulties in understanding or speaking the language for the purpose of such assistance, AXA Assistance shall provide the insured with assistance locally

e. Advance of funds

If the insured has called on AXA Assistance for an insured event and needs an advance to pay the costs, then at the express request of the insured, AXA Assistance shall make the equivalent (in foreign currencies) of a maximum of EUR 2,500 available to him/her. This sum must be advanced in Belgium in cash, by bank transfer or under the form of a certified bank check.

f. Transmission of urgent messages to Belgium

AXA Assistance shall transmit any urgent messages relating to the insured services stipulated in the special terms and conditions. Under no circumstances may the contents of such messages involve the liability of AXA Assistance and they must comply with Belgian and international legislation.

g. Exclusions from travel Assistance

- assistance not requested at the time of the facts and not organized by or in consultation with AXA Assistance,
- the legal consequences in Belgium of proceedings instituted against the insured abroad.

2.9 Legal assistance abroad

a. AXA Assistance will advance:

The criminal law bail sum demanded by the government up to a maximum of EUR 12,500 per insured, if as a consequence of a traffic accident an insured party is the subject of a court prosecution;

- The honoraria of a lawyer to a maximum of EUR 1,250 per prosecuted insured, if as a consequence of a traffic accident an insured party is the subject of a court prosecution.

AXA Assistance grants for the repayment of the bail sum and the honoraria of a lawyer a maximum period of two months counted from the day on which the advance was made.

b. Exclusions from legal assistance

- any request for assistance not made at the time of the facts and which has not been organized by or in consultation with AXA Assistance;
- the legal consequences in Belgium of a claim made abroad against an insured person.

3. General exclusions

The guarantee of the special terms and conditions shall be refused:

- in the case of events caused by suicide, deliberate action or serious error on the part of the insured,
- in the event of war, civil war, strikes, riots or popular insurrection, terrorism or sabotage, unless the insured can prove that he/she did not participate in such event,
- in the event of a nuclear accident as determined by the Convention of Paris of 29th July 1960 and the supplementary protocols or the consequences of radio-isotopic radiation,
- in the event of motor sport competitions or any professional sport activity,
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- if the insured engages in one of the following professional activities: climbing on roofs, ladders or scaffolding, going down into pits, mines or shafts, the manufacturing, use or handling of fireworks or explosives,
- in the case of the need for assistance arising when the insured is drunk, in a punishable state of alcoholic intoxication or a similar state induced by substances other than alcohol,
- in the case of the consequences of reckless conduct, a bet or challenge, unless the insured can prove that there is no connection between the facts that caused the exclusion and the claim,
- in the event of natural disasters, when it is impossible for AXA Assistance to provide assistance for reasons beyond its control.