

Keytrade Bank VISA Gold

'Trip cancellation & curtailment' insurance

Special conditions

1. Definitions

- **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.
- **Family:** children or partner.
- **Insurer:** Inter Partner Assistance SA, insurance company licensed by the National Bank of Belgium under the number 0487, headquartered at Avenue Louise 166, 1050 Brussels - BE0415 591.055 - telephone +32 2 550 04 00 - ING 310-0727000-71. IBAN: BE49 3100 7270 0071. BIC Code: BBRUBEBB - member of the AXA Assistance Group, hereinafter "AXA Assistance"
- **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.
- **Insured trip:** any trip (period spent abroad, excluding work-related travel) that has been reserved upfront, and at least 75% of the total costs of which were paid for using the Keytrade Bank VISA Gold Card. A trip made in Belgium is also covered providing that it includes a stay of a minimum of 2 consecutive nights, and incurs a minimum cost of 150 euro. Work-related travel is never covered.
- **A payment made using the Card** means any payment;
 - made with a signature on a proof of payment on paper;
 - for which the transaction has been validated with a secret code;
 - for which the Card number has been communicated, in writing or via a computer application (internet or any form of electronic transaction) and dated by the service provider, the airline company or the travel agency.
- **Departure date:** the starting date of the trip stated in the travel contract or the starting date of the stay at the holiday accommodation stated in the travel contract.
- **Travel contract:** a written contract and/or holiday reservation, for the trip or accommodation between the Keytrade Bank VISA Gold Cardholder and a professional operator and/or intermediary and/or a person who directly provides transport or accommodation to the Keytrade Bank VISA Gold Cardholder.
- **Illness:** any change in health, 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.
- **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.
- **Travel documents:** documents that are considered essential for the trip, such as passport, identity Card, visa, travel tickets, vaccination Card. (This list is not exhaustive.)
- **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.
- **Non-recoverable expenses:** any costs that are not refunded by a third-party.

2. What is covered?

The insurance covers any non-recoverable expenses incurred due to the modification, cancellation or the interruption of the covered trip under the terms and conditions defined hereinafter, and provided that 75% of the total costs for that trip were charged to the Keytrade Bank VISA Gold Card.

2.1 Trip cancellation protection

In the event of a cancellation, AXA Assistance shall refund the eligible non-recoverable expenses as per the terms and conditions of sale.

- If the modification or cancellation occurs up to 30 days prior to the departure date: the amount payable is subject to a maximum limit of 5000 euro per trip per family per insured year.
- If the modification or cancellation occurs more than 30 days prior to the departure date: the amount payable is subject to a maximum limit of 500 euro per trip per family.

Covered causes for cancellation

- Loss of paid leave: the paid leave that had been accorded to the Keytrade Bank VISA Gold Cardholder or to his/her accompanying partner can no longer be taken on the grounds that the colleague who was due to stand in is no longer in a position to do so owing to illness, accident or death;
- obligation to be at work: the Keytrade Bank VISA Gold Cardholder or his/her accompanying partner is under the obligation to work, if such an obligation is stipulated in their uninterrupted employment contract that runs for at least three months;
- obligation to work: either the Keytrade Bank VISA Gold Cardholder or his/her accompanying partner, exercising a liberal profession or being self-employed, has to work on the grounds that the person asked to stand in is no longer in a position to do so owing to illness, accident or death;
- unavailability to travel due to the illness, accident or death of the person in charge of looking after the Cardholder's children who are under the age of 18 or disabled.
- serious property damage to either the Cardholder's main place of residence or own place of business or own company;
- an enforceable call to jury duty or subpoena of the Cardholder or his/her accompanying partner to act as a witness in a court of law requiring the insured person's presence in court during the trip.
- summoning of the Cardholder or one of his/her first-degree relatives for:
 - a) adoption of a child;
 - b) the urgent transplantation of an organ (as donor or recipient);
- complications with regard to the pregnancy of the Cardholder or of his partner or of a first-degree relative, likewise if the birth occurs prematurely by at least one month;
- pregnancy of the Keytrade Bank VISA Gold Cardholder or of his accompanying partner providing that the trip is scheduled during the last three months of the pregnancy, and providing that the Cardholder was not aware of the pregnancy at the time of planning the trip;
- theft or total non-functionality of the Cardholder's personal vehicle following a traffic accident or a fire occurring within the seven days prior to the date of departure or on the way to the holiday destination. A car breakdown is however not covered;
- delays caused by the breakdown of the vehicle used on the way to the place of embarkation, subject to the presentation of a certificate or invoice issued by the towing company, a certified mechanic or automobile association. Delays caused by public transport or road congestion are not covered.
- loss of employment: the Cardholder or his/her partner is made redundant for economic reasons subsequent to the reservation of the trip;
- an illness, accident or death of the insured or of his/her partner, their ascendants (1st or 2nd degree relatives), descendants (1st or 2nd degree relatives), brothers, sisters, collateral relations (1st or 2nd degree), blood relations (1st or 2nd degree) and travelling companions named on the registration form. These persons can on no account make a claim if they themselves are not insured.

2.2 Trip interruption protection

In the event of an interruption of the trip, AXA Assistance shall refund any days of the holiday that may have been lost due to that interruption. AXA Assistance shall refund the eligible non-recoverable expenses in proportion to the days of vacation lost.

Covered causes for interruption:

- Unavailability to travel due to the illness, accident or death of the person in charge of looking after the Cardholder's children who are under the age of 18 or disabled.
- Serious property damage to either the Cardholder's main place of residence or own place of business or own company;
- The Keytrade Bank VISA Gold Cardholder or a first-degree relative is called upon for the urgent transplantation of an organ (as donor or recipient)
- Complications with regard to the pregnancy of the Cardholder or his partner or first-degree relative, likewise if the birth occurs prematurely by at least a month;
- Theft or total non-functionality of the Cardholder's personal vehicle used to undertake the trip following a traffic accident or a fire occurring during the trip. A car breakdown is however not covered;

An illness, accident or death of the insured or of his/her partner, their ascendants (1st or 2nd degree relatives), descendants (1st or 2nd degree relatives), brothers, sisters, collateral relations (1st or 2nd degree), blood relations (1st or 2nd degree) and travelling companions named on the registration form. These people can on no account make a claim if they themselves are not insured.

3. Insured persons

The following people travelling on the previously reserved trip are considered the insured persons:

- The Keytrade Bank VISA Cardholder acting exclusively in the context of his/ her private life and not in the context of a professional or commercial activity;
- In the same capacity, family members of the Keytrade Bank VISA Gold Cardholder if they travel separately or with the Cardholder, and only if the travel tickets or the stay were charged to the Keytrade Bank VISA Gold Card.

4. Effective date - duration of cover

The cover shall commence, within the limits set out in the contract, from the date of purchase or reservation of an insured trip, the cost for which was charged to Keytrade Bank VISA Gold Card.

The benefits of the trip cancellation cover shall commence, in the event of illness, accident or death, on the purchasing of the trip, under the terms and conditions and within the limits set.

The benefits of the trip interruption cover shall commence from the departure date of the insured trip.

Termination of cover

- For cancellation cover, this will end at midnight of the day after the departure date;
- For interruption cover, this will end 90 days after the departure date, and in all cases on the return date in the Cardholder's usual country of residence.

5. Limitations

In all cases, the liability of AXA Assistance shall not exceed 5 000 euro per trip per family per insured year, regardless of the number of claims made.

6. Territorial scope

The cover shall apply in any country of the world.

7. What is not covered?

The cover does not apply in the following cases:

- travel arrangements made or undertaken in the course of a professional activity.
- if the Cardholder intentionally chooses to end the trip or to continue the holiday;
- cancellation due the financial situation of one of the insured persons;
- cancellation or interruption of the insured trip due to the non-presentation of travel documents;
- cancellation or interruption of the insured trip due to the carrier or the organizer, for whatever reason.

No benefits are payable by AXA Assistance in respect of any trip cancellation or interruption resulting from:

- mental illness;
- non-stabilised illnesses already known prior to the purchasing of the insured trip and likely to give rise to sudden complications before the departure.
- consequences resulting from the use of drugs or non-prescribed medication;
- pregnancy barring unforeseeable complications observed by a competent medical authority, and in all cases from the 28th week onwards;
- accidents sustained during races or competitions, requiring the use of motorised vehicles
- accidents resulting from the use of aircraft (except aircraft designed for the transportation of passengers)
- consequences of civil or foreign war, riots, insurrection or national movements in which the insured is thought to have possibly taken an active part;
- for trip interruption cover: benign diseases or injuries that can be treated on site.

AXA Assistance shall under no circumstances refund the Keytrade Bank VISA Gold Cardholder the cost of the 'trip cancellation insurance' premium that he/she paid to the operator or travel agency if the Keytrade Bank VISA Gold Cardholder forgot to refuse it, or if it is automatically included in a set price which the Cardholder accepted.

8. How to report a claim?

The insured person must submit a completed claims form within 14 days to AXA Assistance detailing all the necessary information relating to the context of the cover (date, facts as well as any relevant information required to calculate the level of reimbursement).

The claims form for trip cancellation and curtailment can be found at

<https://www.keytradebank.be/en/banking/cards/visa-gold-credit-card/>

Once duly completed and signed, including all the necessary supporting documentation, it can be sent by e-mail to Claims-assistance@ip-assistance.com

or by post to: AXA Assistance, Keytrade Bank VISA Gold Card Claims Dept., Avenue Louise, 166/1, 1050 Brussels

- The insured person suffering an injury authorizes his/her doctor to provide the AXA Assistance expert with any useful relevant information;
- At the request of AXA Assistance, the insured person agrees to undergo a medical examination, the cost of which will be borne by AXA Assistance;
- In the event of death, AXA Assistance, before agreeing to pay out an indemnity, has the right to require an autopsy, the cost of which will be borne by AXA Assistance.

9. Necessary supporting documentation

Any doctor's certificates, invoices, receipts and information requested by AXA Assistance must be made available to AXA Assistance in the format requested and at the expense of the claimant.