

Keytrade Bank VISA Gold

'Safe Online' Insurance

Special conditions

1. Definitions

- **Seller:** any retailer offering the sale of covered goods via the internet
- **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"
- **Non-compliant delivery:** the covered item delivered does not correspond to the manufacturer's or distributor's reference indicated on the purchase order, or the covered item delivered has a defect which prevents its normal use, is broken or incomplete.
- **Internet payment:** any payment transaction initiated with the Keytrade Bank VISA Gold Card, with or without the entry of the PIN code, without a written or electronic signature, for which the amount is debited from the account of the insured.
- **Loss /Claim:** Any event covered by this guarantee
- **Return of the item:** return of the insured purchase/insured goods by the client to the seller

2. Cover

AXA Assistance shall indemnify the insured if no satisfactory solution is found between the seller and AXA Assistance or between the seller and the insured at the latest 90 days subsequent to the finalisation of the payment, and provided that the item was paid for in full using the Keytrade Bank VISA Gold Card.

2.1 Delivery of goods purchased on the Internet

In the event of a problem occurring during the delivery of an internet purchase made by the insured, he/she can benefit from the cover provided by 'Safe Online Insurance' under the following cumulative conditions:

- the insured item must have been paid for in full using a Keytrade Bank VISA Gold Card;
- the transaction corresponding to the related purchase must appear on the Card statement.

2.2 In the event of non-compliant delivery or non-delivery of an insured purchase

- If the seller accepts the return of the item and sends a replacement item or refunds the insured, the insurance shall cover the costs incurred in returning the item to the seller, should these costs not be paid for by the seller.
- If the seller accepts the return of the item but does not send a replacement item nor reimburses the insured in the 90 days following the return of the non-compliant item, the insurance shall cover the costs of returning the insured item to the seller and/or the reimbursement of the purchase value of the insured item.
- If the seller does not accept the return of the insured item, the insurance shall cover the costs of sending the insured item to AXA Assistance Avenue Louise 166/1, 1050 Brussels and shall reimburse the purchase value of the insured item.

The purchase value of the insured item includes any taxes, up to the limit of the amount effectively paid to the seller.

AXA Assistance reserves the right to carry out an assessment or an investigation at its own expense in order to ascertain the circumstances and the real extent of the loss for the insured, and, hence, the amount to be refunded to the insured by AXA Assistance under the terms of this contract.

3. The Policyholder:

The Keytrade Bank VISA Cardholder, domiciled in Belgium, in his capacity of a private citizen and acting exclusively in the context of his/her private life and not in the exercising of a professional or commercial activity, and who has paid for the acquired items concerned in full using the Keytrade Bank VISA Gold Card.

The Cardholder is the natural person whose name is expressly stated on the Card.

4. Insured

The policyholder (Cardholder) and his/her legal or common-law partner if domiciled at the same address, his/her children (under the age of 25), be they domiciled or not at the policyholder's address.

5. Insured items

An insured item is any new movable item purchased for private use on the Internet, provided that it is delivered to the insured by post with the option of tracking the delivery or via a private carrier in Belgium, that the unit purchase value of the purchased items between €75 and € 500 (including VAT) and that the item purchased is not excluded from this cover.

The following items and losses are excluded from the cover:

- Living animals;
- Perishable goods and food;
- Drinks;
- Plants;
- Motorized vehicles;
- Jewellery or precious objects with a value superior to € 150 such as artwork, goldsmithery, silverware;
- Digital data displayed on or downloaded off the internet (MP3, files, photos, software etc.);
- Cash, shares, bonds, coupons, titles and documents, and any security or negotiable instrument;
- Any provision of services, including those to be made use of online;
- Items used in a professional context;
- Items purchased for commercial use;
- Items purchased on auction websites;

6. Amount of the indemnity per claim per insured year

The amount paid out cannot exceed € 500 per purchased item and per insured year.

When the insured item is part of a bigger whole and that whole proves to be unusable as separate parts or is irreplaceable as a result of the loss, the purchase value of the whole shall be taken into account for reimbursement.

The indemnity, all taxes included, shall be transferred in euros to the insured person's bank account he/she has indicated.

7. Territorial scope of coverage for the delivery of purchases made via the Internet

Territorial scope of the seller

Safe Online insurance solely covers items purchased on websites domiciled in the European Union and the USA.

The domiciliation of a website shall be determined by the e-mail address used by the insured to contact the website.

Territorial scope of delivery of a covered good

The covered good must be delivered in the country where the Keytrade Bank VISA Gold Card was issued.

8. Exclusions

The following losses/damages are not covered:

- Any damage caused intentionally to the covered good by the insured or by a close relative (spouse, legal cohabitant, descendants or ascendants)
- the non-delivery of the covered good owing to a strike of the suppliers of the service or a strike by the transport carrier, as a result of a lockout or sabotage in the context of any announced strike action, a lockout or sabotage;
- Any damage caused by war, civil commotion, insurrection, rebellion, revolution or terrorism or in the event of force majeure;
- Any damage caused by a nuclear reaction or from nuclear radiation;
- Any hidden defect or latent vice within the covered good.
- Any claim resulting from the fraudulent use of the Keytrade Bank VISA Gold Card.

9. How to report a claim?

The insured is required to inform AXA Assistance of the claim as quickly as possible, at latest within 5 working days after the event occurred, in writing and duly signed, describing the place and circumstances of the event

For this purpose, the insured is required to use the “Safe online claims form” that can be printed from the website <https://www.keytradebank.be/en/banking/cards/visa-gold-credit-card/>.

The form includes a signed declaration whereby the insured describes the place and circumstances surrounding the loss. Once duly completed and signed, the claims form, including all relevant documentation needed to substantiate the claim, must be sent by e-mail to AXA Assistance : Claims-assistance@ip-assistance.com, or by post to: AXA Assistance, Claims Dept. Keytrade Bank VISA Gold, Avenue Louise, 166/1, 1050 Brussels.

In the event of non-compliant delivery, the insured is assumed to have become aware of the loss upon reception of the item or from the moment he/she notices the non-compliance of the delivery.

10. Necessary supporting documentation

The insured is required to provide the following documents:

- a printed copy of the purchase order confirmation (e-mail), the confirmation of the purchase order sent by post by the supplier or a print screen of the order page on the seller’s website;
- a copy of the Card statement or notice of debit from the insured person’s account justifying the debited amount(s) of the order;
- in case of delivery by a private carrier: the delivery slip
- in case of delivery by mail: acknowledgement of receipt
- in cases where the insured item is sent back to the seller: the receipt justifying the freight costs along with the acknowledgement of receipt
- any other document or information required by AXA Assistance to validate the claim and evaluate the level of damage.

11. Expert assessment/amount paid out

AXA Assistance may send an expert or an investigating agent to analyse the circumstances of the claim and to estimate the amount of the indemnity.