

Keytrade Bank VISA Gold

'Extended warranty' insurance

Special conditions

1. Scope of the contract and appliances covered

Household electrical and electronic appliances ("white goods"), audio-visual devices ("brown goods") providing that these appliances are listed in annex 1 "Appliances covered" to this insurance contract.

These appliances are solely covered if they have been purchased new and paid in full by the insured using the Keytrade Bank VISA Gold Card, and providing that the original manufacturer's or distributor's warranty has already expired. Moreover, the purchase value must be higher than 150 euro and cannot exceed 5 000 euro.

This coverage is valid for a period of 2 years after the expiration of the manufacturer's legal warranty.

2. Definitions

- **Insurer:** Inter Partner Assistance SA, insurance company licensed by the National Bank of Belgium under the number 0487, headquartered at Avenue Louise 166 PO box 1,1050 Brussels – RLP Brussels - BE 0415.591.055 - telephone +32 2 550 04 00 - ING 310-0727000-71.- IBAN: BE49 3100 7270 0071. BBRUBEBB - member of the AXA Assistance Group, hereinafter "AXA Assistance"
- **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 goods concerned in full with the Keytrade Bank VISA Gold Card. The Cardholder is the natural person whose name is expressly stated on the Card.
- **Insured persons:** The policyholder (Cardholder) and his/her partner if domiciled at the same address, the policyholder's accompanying children (under 25 years of age) whether living or not with the policyholder.
- **Mechanical breakdown:** an electrical, electronic, electro-mechanical or mechanical malfunction of one or of several components of the covered appliance, the cause of which is a random phenomenon within the covered appliance.

3. Territorial scope

The terms and conditions of this contract are applicable in Belgium.

4. How to report a claim?

In the event of a claim, the insured person should:

- report the fault or damage and introduce the claim as quickly as possible but within 14 calendar days of noticing it by telephoning the number 02/550 04 78;
- send the insurer a copy of the purchase invoice, sales slip or receipt, as well as the proof of purchase using the VISA Card;
- follow the insurer's instructions and provide all the necessary information and/or documents that may be needed;
- take all the reasonable precautions to limit the consequences and damage relating to the claim;
- keep the insured appliance at the insurer's disposal, at least until the final settlement of the claim;
- make the insured product available to the expert designated by the insurer to ascertain the circumstances surrounding the claim and to calculate the amount of compensation to be paid out.

If the insured person does not respect the obligations laid out herein, resulting in prejudice being caused to the insurer, the insurer can refuse or limit its insurance services and shall require the insured person to refund any money unduly paid out. The insurer may refuse to grant cover if the insured person has acted with fraudulent intent in not respecting the aforementioned obligations.

5. Description of benefits

5.1 Over-the-phone diagnostic

In the event of a claim, the insurer will conduct a preliminary diagnosis over the telephone on the basis of the information provided by the insured person.

During this diagnostic, the technical support service by telephone will verify whether the incident being described by the insured person as well as the type of product are covered under the terms of the insurance contract. Moreover, the service will assist the insured person in determining the nature of the breakdown, and, if possible, help to resolve the issue.

If the issue cannot be resolved during the over-the-phone diagnostic, the insured person shall be required to send the insurer, by e-mail or post, the purchase invoice, the sales slip, the receipt corresponding to the purchase of the insured device, proof that the payment was made in full with the Keytrade Bank VISA Gold Card (e.g. Card statement), as well as any other supporting documentation that may be requested by the insurer.

5.2 Providing a temporary replacement and repair

Should the issue not be resolved over-the-phone, the insurer shall schedule an appointment between the approved repairer and the insured person within 24 hours of receiving all the supporting documents. The repairer shall proceed to repair the appliance within 5 working days upon receiving all the supporting documents.

These specified timeframes shall only apply if the insured person is available to receive the approved repairer. Should the approved repairer not be in a position to repair the insured appliance at the insured person's home, the insurer shall arrange for its collection and shall cover the two-way transportation costs for the insured appliance.

If the insured appliance is easily transportable (e.g. microwave oven), the insured person shall be required to adhere to the instructions given by AXA Assistance for sending the device to a repair centre. The two-way transportation costs shall be covered by the insurer.

The insurer shall cover the cost of the call-out of the approved repairer, as well as any repair costs.

If the breakdown concerns a washing machine, refrigerator or freezer, entailing that it will be out of order for more than 7 business days, the approved repairer shall, at the request of the insured person, deliver and install a similar temporary replacement device within 24 hours. The replacement appliance will not necessarily be the same model or same brand and is subject to the availability of the said device as well as to the insured person's accepting of all the terms and conditions of use, as requested by the approved repairer.

The duration of this replacement service shall correspond to the time required to repair the defective device, which cannot exceed 30 successive calendar days and shall end immediately on delivery of the repaired device.

In the event that a temporary replacement device cannot be delivered on time, the insurer shall compensate the insured person to the value of 50 euro, including VAT.

5.3 Replacement of a device that cannot be repaired

In the event that the approved repairer considers the insured device to be irreparable (repair costs are higher than the cost of replacing the damaged appliance), the insured person can have the damaged appliance replaced by one with the same technical features and functionality. It may not however be the same model or the same brand.

The energy efficiency standard of the new device must be class A, as indicated on the energy label.

This new appliance shall be delivered to the insured person's residence - at the expense of the insurer - within no more than five days following confirmation that the damaged appliance cannot be repaired.

Any appliance purchased by the insured person to replace the defective device will not be covered without the prior approval of the insurer.

6. Exclusions

The insurer will not pay for any expenses incurred directly or indirectly or intervene in matters relating to:

- any and all business property and equipment intended for commercial use, even if the equipment is installed and being used in the home of the insured person;
- accessories or peripherals such as cables, the dishwasher rack, oven accessories, the protective cover for a burner, remote controls;
- consumables and wearing parts defined as such in the manufacturer's maintenance information, such as: bulbs, lamps, filters, fuses, door seals, belt straps, drainage tube, hoses;
- parts made out of glass on vitro-ceramic plates (hotplates), oven doors and hotplate lids;
- thermal insulation parts for ovens;
- devices for which the purchase invoice, the sales slip or the receipt are not available at the time of making the claim, or if the document is blacked-out and/or illegible;
- devices whose number and/or reference has been removed, modified or is illegible;
- devices that have been rented or borrowed:

The Insurer will also not pay for any expenses incurred, directly or indirectly nor will he intervene as a result of the following incidents:

- claims or damage covered by the manufacturer's legal warranty with regard to latent defects or inherent vices, within the meaning of articles 1641 et seq of the Civil Law, when the insured person has chosen to benefit from the manufacturer's legal warranty and has thus received a repair or partial restitution of the purchase price;
- claims or damage covered by the warranty with regard to a lack of conformity within the meaning of article 1649 of Civil law, when the insured person has chosen to benefit from the manufacturer's legal warranty and has thus returned the device in order to receive a full refund of the purchase price;
- claims or damage as a result of modifications or improvements made by the insured person or the manufacturer
- claims or damage resulting from a temporary or makeshift repair leading to the possible aggravation of the initial breakdown;
- cases where a third-party can be held responsible for the claims or damage (manufacturer, supplier or any other person);
- claims or damage resulting from the modification or recall action conducted at the initiative of the manufacturer;
- claims or damage resulting from the non-observance of the manufacturer's guidelines and recommendations (with respect to installing, connecting, handling, using, maintenance, etc.) as defined in the instructions for use;
- claims or damage resulting from improper use and/or a use that does not comply with the manufacturer's guidelines or from the use of inappropriate peripherals, accessories or consumables;
- claims or damage caused by an external force (lightning, a shock, a fall, frost, fire, an explosion, flooding, a power cut, moisture, excessive heat).

The insurer shall also not pay for any expenses incurred, directly or indirectly or intervene in relation to:

- any contents (perishable or not) inside the insured appliance that are damaged;
- any costs (parts, labour, call-out, and transportation) and the consequences of a breakdown that was not established by an approved repairer, or by a service provider without the insurer's prior approval.

ANNEX 1 List of covered appliances

WHITE GOODS	
Large appliances	Various electrical household appliances
Cooling	Floor polishers
Refrigerators	Robot vacuums/cleaning robots
Freezers	Vacuum cleaner
Wine coolers	Steam cleaners
	Irons
Washing	Sewing machines
Tumble dryers	Hand-held vacuum cleaners
Washing machines	Humidifiers
Dishwashers	Dehumidifiers
	Air Purifiers
Cooking	
Cookers	Body care
Electric hobs	Electric blankets
Induction hobs	Electric hairbrushes
Vitro-ceramic hobs	Curling tongs/ hair straighteners
Ovens	Styling Brushes/brush irons
Steam ovens	Electric toothbrushes
Microwaves	Bathroom scales
Combination microwave ovens	Razors
Mini-ovens	
Portable Stoves	Fitness
	Cross-trainers
Range Hoods	Home-trainers
Island hoods	Treadmills
Chimney hoods	Electric Massagers (chair)
Telescopic hood	Power plates
	Solariums/Sunbeds
Air conditioning & Ventilation	Exercise bikes
Air conditioners	
Ventilators	
Small electrical kitchen appliances	
Kitchen appliances	
Plate-warmers	
Bread makers	
Espresso machines	
Food processors	

BROWN GOODS
TV
HDTV Decoders
Home Cinemas
LED TVs
Plasma and LCD monitors
Televisions - Smart TVs
DVD & Video
Blu-ray/ DVD player
Digital recorders
Portable DVD players
DVD Recorders
Video-projectors/beamers (pico-projectors)
Videophones
Video recorders
Hi-Fi systems
Audio-media players
CD players
Amplifiers
Headsets
Loudspeakers
Record players
AM/FM Tuners (Radio)
Acoustic Speakers
Small audio devices
MP3/I-Pod Docking stations
Portable digital radios
Portable radio-cassette players with CDs
Portable loudspeakers
MiniDisk players
Radio alarm clocks