

Revolut Everyday  
Protection Insurance  
Terms and Conditions

CHUBB®

Revolut

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# General Terms and Conditions

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This Policy is effective from 10 July 2025

Policy Numbers:

09NACRVSAU (Revolut Plus)

09NACRVPAU (Revolut Premium)

09NACRVMAU (Revolut Metal)

## Terms and Conditions

This Policy sets out important information about the insurance benefits available to eligible Plan Members. The Policy explains the nature of the arrangements and their relevant benefits and risks. If You feel that this product does not meet Your specific needs and intended coverage, this Policy may not be right for You. You may need to buy separate or additional insurance if You do not satisfy the eligibility requirements or if this Policy does not cover You for the things You need cover for.

This document provides general advice only. It does not take into account Your individual objectives, financial situation or needs. You need to decide if the limits, type and level of cover are appropriate for You.

There is no obligation to accept any of the benefits of this Policy. However, if You wish to make a claim under the cover provided within this Policy, You will be bound by the definitions, terms and conditions, exclusions and claims procedures set out in this document.

## Group Policy with Chubb

Revolut Payments Australia Pty Limited (ABN 21 634 823 180) (Revolut) is the insured under a Group Policy issued and underwritten by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) (Chubb).

Under the Group Policy entered into between Revolut and Chubb You get automatic access, where You have met the eligibility requirements set out in the Eligibility for Insurance Table, to the benefits detailed in this Policy provided by Chubb as the insurer. You are not charged by Chubb for these benefits and can access the relevant benefits if You are a Plan Member.

## Section 48 of the Insurance Contracts Act

Access to this insurance is provided to You solely by reason of the statutory operation of section 48 of the Insurance Contracts Act 1984 (Cth). You are not a contracting insured (i.e. You cannot vary or cancel the cover – only Revolut can do this) and You do not enter into any agreement with Us. Revolut is not the insurer, does not guarantee or hold this right on trust for You and does not act as Chubb's agent (that is, on behalf of Chubb). Neither Revolut nor any of its related corporations are Authorised Representatives (under the Corporations Act 2001 (Cth)) of Chubb or any of its related companies.

## No Advice

Revolut is not authorised to provide any advice, recommendations or opinions about this insurance. No advice is provided by either Chubb or Revolut on whether this insurance is appropriate for Your needs, financial situation or objectives. You should read this Policy carefully and contact Chubb if assistance is required.

## Updating this Policy

Information in this Policy may be updated where necessary. A copy of any updated information is available to You at no cost by visiting the website at [www.revolut.com/en-AU/legal/paid-plans/](http://www.revolut.com/en-AU/legal/paid-plans/). Revolut will provide notice to You when there is an update to this Policy.

## Other Insurance

The insurance cover described in this Policy is provided for Your benefit under the Group Policy entered into between Chubb and Revolut. If You are entitled to receive a benefit or make a claim under another insurance policy (for example a home and contents policy, an alternative mobile phone policy or individual travel insurance policy) in respect of the same loss as Your claim under this Policy, then to the extent permitted by law Chubb is not liable to provide indemnity under this Policy until the amount of any indemnity under the other policy is exhausted. Therefore, any insurance cover under this Policy in respect of the same loss shall only be excess insurance cover over and above the other applicable policy under which You are entitled to receive a benefit or make a claim.

## Important information about this Policy

As a Plan Member, You are entitled to insurance coverage and services under this Policy when You have an active subscription to any of the following listed Revolut Plans and meet all of the eligibility criteria (see the Eligibility for Insurance Table):

- a) Revolut Plus;
- b) Revolut Premium; or
- c) Revolut Metal.

This Policy offers retail item cover to an eligible\* Plan Member:

- who has an in-force Revolut Plan subscription (meaning that subscription fees are currently paid up to date and it is not cancelled, suspended or terminated); and
- who is a Resident of Australia.

**\*Please refer to the Eligibility for Insurance Table for a list of eligibility criteria.**

## Remember to check this Policy

Please familiarise Yourself with this Policy. We want to ensure You are clear about what it covers and what it does not cover or excludes. If You are unclear about anything in this document, please call **1800 549 695** and Our insurance team will be happy to assist You with any enquiries.

**If You need to make a claim, keep supporting documents and proof of any loss, including all police reports, sales receipts and plan account statements showing any purchases made.**

A copy of any updated information is available to You at no cost by visiting the website at: [www.revolut.com/en-AU/legal/paid-plans/](http://www.revolut.com/en-AU/legal/paid-plans/).

This Policy replaces and supersedes any Policy previously issued prior to the effective date.

### Eligibility for cover under this Policy

This Policy is available to Plan Members who meet the eligibility criteria. In order to meet the eligibility criteria, among other things, You need to have a Revolut Plan and use Your Revolut Account in accordance with the Eligibility for Insurance table below.

**IMPORTANT:** You will only have access to the insurance benefits under this Policy if You satisfy the eligibility criteria as set out within this Policy.

See the Eligibility for Insurance Table for details of when You are eligible for cover.

### Exclusions within this Policy

As with all insurance, there are certain exclusions that apply. Some exclusions only apply to certain benefits under the Policy, while other exclusions apply to all claims. You should read the following:

- General Exclusions which apply to all claims.
- Each cover section includes information about what We cover and any terms and conditions and exclusions that apply to the cover section.

To ensure You understand when We will pay for a claim, You should read each section carefully, including each benefit covered under 'What We Cover' together with any 'Terms and Conditions' and 'Exclusions' applicable under each cover section, as well as the General Exclusions.

### Excess

**Where applicable, an Excess is applied for each Event.**

If a claim is covered and an Excess applies, the Excess is first deducted from the claim amount before any limits are applied to the claim amount. A claim will not be payable where the Excess amount is the same as, or more than, Your claim amount.

The Excess amount is specified in the Schedule of Benefits.

#### Example

The below example is provided for illustrative purposes only. Each claim will be assessed individually, based on the facts relative to the specific claim.

Anna purchases a smart watch using her Revolut Account where she has a Revolut Metal Plan subscription. Shortly after purchasing the item, she accidentally drops it and it is damaged. Anna paid \$700 for the smart watch. The Excess is \$250.

- a) Deduct the Excess of \$250.
- b) Check the total cover limits and sub-limits in Schedule of Benefits. The amount claimable is below these limits.

Calculation for the amount payable:

(-Excess) + smart watch = amount payable

(-\$250) + \$700 = \$450

### Fraud

Chubb considers it important for customers to take insurance fraud seriously. Creation or submission of false documents, or exaggerating a genuine claim is considered insurance fraud. Such behaviour has a negative impact on the cost of insurance for all customers.

We utilise Our dedicated special investigations unit at Chubb to detect and investigate selected claims daily. When the evidence supports it, Chubb will report suspect claims to the police and dedicate resources to assisting any potential criminal prosecutions.

### Goods and Service Tax

If We agree to pay a claim under this Policy, We will base any claim payment on the Goods and Services Tax (G.S.T.) inclusive costs (up to the relevant Policy limit).

### Australian Law

This Policy is governed by the laws of the State or Territory of Australia where Your Home is. Any dispute or action in connection with this Policy shall be conducted and determined in the courts of the State or Territory of Australia where Your Home is.

### Australian Currency

All payments by You to Us and Us to You under this Policy must be in Australian currency.

### Termination

Cover is terminated at the earlier of the following:

- cancellation of Your Revolut Plan; or
- termination of the Group Policy.

Upon termination of the Group Policy, the insurance benefits will no longer be available to Plan Members to claim for any Event that occurred after the termination date, even if Plan Members satisfied the eligibility criteria for cover before the termination date of the Group Policy. Revolut will notify You if the Group Policy is terminated.

## About Chubb Insurance Australia Limited

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Chubb Insurance Australia Limited (ABN 23 001 642 020, Australian Financial Service (AFS) Licence No. 239687) (Chubb) is the insurer and issuer of this product. In this Policy, "We", "Us", "Our" means Chubb.

Chubb is an Australian financial services licensee (Licensee) authorised to deal in and provide advice in relation to general insurance products. Our contact details are:

ABN: 23 001 642 020  
AFS Licence Number: 239687  
Head Office: Grosvenor Place, Level 38, 225 George Street,  
Sydney NSW 2000  
Postal address: GPO Box 4907, Sydney NSW 2001  
O 1800 549 695  
F +61 2 9335 3497  
E [cardinsuranceservices.ANZ@chubb.com](mailto:cardinsuranceservices.ANZ@chubb.com)

## General Enquiries

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If You have any questions about this Policy, You can either:

**Email** Chubb at [cardinsuranceservices.ANZ@chubb.com](mailto:cardinsuranceservices.ANZ@chubb.com)

**Write** to Chubb at **GPO Box 4907, Sydney NSW 2001**

**Call** Chubb on **1800 549 695** (Monday to Friday 8:30am-5:00pm AEST)

## Eligibility for Insurance Table

<b>Eligibility Criteria</b> To be eligible for the benefits under the Policy, the following eligibility criteria needs to be met:	<b>When are the benefits available under this Policy?</b>	<b>When are no benefits available under this Policy?</b>
<ol style="list-style-type: none"> <li>1. You are a Plan Member.</li> <li>2. You are a Resident of Australia</li> <li>3. You purchase an Eligible Item and pay the entire cost using Your Revolut Account.</li> <li>4. You have a fully-paid and active Revolut Plan subscription when You meet condition 3.</li> </ol>	<p>If You have satisfied the eligibility criteria, You will have cover for the Eligible Item that eligibility condition 3 applies to.</p>	<p>There is no cover under this Policy if:</p> <ol style="list-style-type: none"> <li>1. You do not meet the eligibility criteria;</li> <li>2. Your Revolut Plan subscription has been cancelled, suspended or terminated;</li> <li>3. the Group Policy is terminated.</li> </ol> <p>Please also refer to the Terms, Conditions and Exclusions within the cover section as well as the General Exclusions within this Policy.</p>

## Definitions

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The following words when used with capital letters in this document have the meaning given below.

**Chubb** means Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687) of Grosvenor Place, Level 38, 225 George Street, SYDNEY NSW 2000 (Chubb).

**Close Relative** means spouse, de-facto, parent, parent-in-law, step-parent, child, brother, half-brother, step-brother, brother-in-law, sister, half-sister, step-sister, sister-in-law, daughter-in-law, son-in-law, niece, nephew, uncle, aunt, grandparent or grandchild.

**Doctor** means a medical practitioner or specialist (an expert in a specific area of medicine) who is registered or licensed to practice medicine in Australia, other than You or Your Close Relative.

**Electronic Equipment** means any computers (including laptops, notebooks and tablets), mobile phones including Smartphone, global positioning devices (excluding baggage tracking devices such as Apple Airtags), personal music/recording/gaming devices, audio equipment or devices, cameras, wearable electronic devices and other electronic items of a similar nature, which are intended for either personal or business use.

**Eligible Item** means an item:

1. that is purchased from a retailer solely for personal use; and
2. that is new and has not been used in any way at the time of purchase; and
3. the cost of which has been charged to a Plan Member's Revolut Account.

**Event(s)** means an occurrence that could give rise to a claim for a benefit under this Policy. Any one occurrence or series of occurrences attributable to one source or originating cause is deemed to be one Event.

**Excess** means the amount specified in the Schedule of Benefits that is payable by You for each claimable Event, when indicated. This means that if a claim is covered, the Excess will be deducted from Your claim amount before any limits have been applied to the amount being claimed.

For example, if the excess is \$250 and Your claim is accepted, and You are claiming \$500 (where no depreciation or other limit applies), the calculation is:  $(-\$250) \text{ (the excess)} + \$500 = \$250$ .

**Forcible Entry** means unlawful entry by forcible and violent means, as evidenced by a broken window, damaged or picked lock, broken hinge or door handle.

**Group Policy** means the group policy of insurance held by Revolut as detailed in 'General Terms and Conditions' section of this Policy.

**Home** means Your usual place of residence in Australia (where You live).

**Original Warranty** means a manufacturer's written warranty that does not exceed five (5) years and is applicable within Australia to the Eligible Item.

**Pair or Set** means a number of items used together, associated as being similar or corresponding (including attached and unattached accessories) and being regarded as one (1) unit.

**Plan Member** means the person who has a Revolut Plan subscription. For the avoidance of doubt, a person is only a 'Plan Member' under this Policy while their Revolut Plan subscription is active.

**Policy** means this document which details the insurance benefits available to You under the Group Policy including all relevant terms, conditions and exclusions.

**Public Place** means, but is not limited to, shops, buses, planes, trains, taxis, airports, bus depots, hotel foyers, restaurants, cafes, beaches, entertainment venues and any place that is accessible by the public.

**Resident of Australia** means an Australian citizen, holder of an Australian permanent residency visa, partner/spouse visa, Australian skilled migrant visa (including 457 and Temporary Skill Shortage (TSS) visa), or a student visa:

- a. with a right to entry into Australia in accordance with their citizenship, residency or visa;
- b. with access to long-term medical care in Australia;
- c. who has a permanent Australian residential address; and
- d. who currently resides in Australia.

**Revolut** means Revolut Payments Australia Pty Limited ABN 21 634 823 180 AFSL and Australian Credit Licence No. 517589 of Level 28, 161 Castlereagh Street, Sydney, NSW, 2000 Australia, the Policyholder.

**Revolut Account** means a personal account opened with Revolut in Australia where the Plan Member is subscribed to a Revolut Plan.

**Revolut Plan** means any of the following plan subscriptions with Revolut:

- a. Revolut Plus;
- b. Revolut Premium; or
- c. Revolut Metal,

that is in-force (meaning that subscription fees are currently paid up to date and it is not cancelled, suspended or terminated).

**Secure Area** means the locked dashboard, glove compartment, boot or luggage compartment of a motor vehicle including the locked luggage compartment of a hatchback or station wagon, the fixed storage units of a motorised or towed caravan, or a locked luggage box locked to a roof rack locked to the vehicle, providing that, in each case, all items are out of sight.

**Smartphone** means an electronic device used for mobile telecommunications over a cellular network (including but not limited to, Apple, Samsung, Huawei or similar). Smartphone does not mean tablets or smart watches.

**Terrorism** means activities against persons, organisations or property of any nature:

- a. that involves the following or preparation for the following
  - i. use of, or threat of, force or violence;
  - ii. commission of, or threat of, force or violence; or
  - iii. commission of, or threat of, an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and:
- b. when one (1) or both of the following applies;
  - i. the effect is to intimidate or coerce a government of the civilian population or any segment thereof, or to disrupt any segment of the economy; and/or
  - ii. it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

**Unattended** means when an Eligible Item is not:

- a) worn or carried by You; or
- b) under Your observation within three (3) metres of You.

**We/Our/Us** means Chubb.

**You/Your** means a Plan Member.



## Coverage Summary

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The coverage summary table below is a summary of cover only, it is not an exhaustive list of all limits, terms, conditions or exclusions in this Policy. It can be used as a quick reference to understand key coverage elements to each cover section. For a full understanding of what is covered, when You are covered and where cover does not apply, please refer to the individual section including the General Exclusions within this Policy. You should always read the full Policy for comprehensive details. The benefits provided are subject to the terms, conditions and exclusions contained within this Policy.

Cover Section	Cover Description	Key Exclusions and Limitations
Section A	<b>Purchase Protection Cover</b> Provides cover for theft or accidental damage to Eligible Items within ninety (90) days of purchase.	<ul style="list-style-type: none"><li>• Exclusion: Eligible Items left Unattended in a Public Place (unless You have no option other than to leave the Eligible Item Unattended due to an emergency medical, security or evacuation situation);</li><li>• Exclusion: Eligible Items left Unattended in a motor vehicle except where they are locked in a Secure Area which has been accessed by Forcible Entry or You have no option other than to leave the Eligible Item Unattended due to an emergency medical, security or evacuation situation;</li><li>• Limitation: You may only make a claim for theft or accidental damage of one (1) Smartphone in any one (1) calendar year (1st January - 31st December) period. Any subsequent claims for Smartphones within the same period will not be covered.</li></ul>
Section B	<b>Extended Warranty Cover</b> Provides cover for the breakdown or defect of Eligible Items during the extended warranty period.	<ul style="list-style-type: none"><li>• Exclusion: items purchased from a retailer outside Australia;</li><li>• Limitation: any costs other than for parts and/or labour costs resulting from a covered breakdown or defect.</li></ul>

## Schedule of Benefits

Please note that amounts quoted are in Australian dollars, unless otherwise noted.

Retail Item Cover				
Section of Cover	Cover	Benefit and Item Limit – per Plan Member		Excess Applies
Section A	Purchase Protection Cover (section limit)	Up to \$25,000 in any one (1) calendar year (1st January – 31st December) period		\$250
	Smartphone (sub-limit)	Up to \$1,000	one (1) Smartphone in any one (1) calendar year (1st January – 31st December) period	
	Per Electronic Equipment other than Smartphone (sub-limit)	Up to \$1,000		
	Per Eligible item other than Electronic Equipment (sub-limit)	Up to \$2,500		
Section B	Extended Warranty Cover (section limit)	Up to \$10,000 in any one (1) calendar year (1st January – 31st December) period		\$250
	Per Eligible item (sub-limit)	Up to \$10,000		

## Section A – Purchase Protection Cover

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This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table.

### What We Cover

#### Theft or damage of an Eligible Item

If Your Eligible Item is stolen or accidentally damaged within ninety (90) days of purchase, We will:

- pay You the reasonable costs for the Eligible Item to be repaired if it is practical and economic for the Eligible Item to be repaired;
- If it is not practical and economic for You to have the Eligible Item repaired, We will reimburse You with the replacement amount not exceeding the original purchase price of the Eligible Item;

up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

### Terms and Conditions applicable to Purchase Protection Cover

1. Any claims to a Pair or Set, if You agree to surrender the undamaged item(s) of the Pair or Set to Us and We agree to accept them, We will pay You the current replacement cost of the entire Pair or Set. If You do not agree to surrender the undamaged items, We will only be liable for the value of that part of a Pair or Set which has been lost, stolen, damaged or destroyed. For example, if one earring is stolen We will only pay 50% of the cost of replacement earrings.
2. An Eligible Item which is left Unattended in a Public Place and which are not subsequently recovered shall not constitute theft, unless You have no option other than to leave the Eligible Item Unattended due to an emergency medical, security or evacuation situation.
3. If You purchase the Eligible Item as a gift for someone else, You may request for Us to pay a valid claim directly to the recipient of the gift.
4. You must provide Us with copies of invoices and/or receipts relating to the Eligible Item purchase and, upon request, You must also provide Us with the damaged Eligible Item or receipt as proof of mailing/shipping.
5. Claims for theft must be reported to the local police and a written report obtained where reasonably possible. If a written report is not provided, You must provide evidence that You have taken reasonable steps to report the theft or criminal damage including details of the time and place You made the report, and the name and contact details of who You reported the theft or criminal damage to (to the extent such details are within Your power to provide).
6. You may only make a claim for theft or accidental damage of one (1) Smartphone in any one (1) calendar year (1st January - 31st December) period. Any subsequent claims for Smartphones within the same period will not be covered.

### Exclusions applicable to Purchase Protection Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. damage to an Eligible Item wilfully damaged by You;
2. claims for theft where there is insufficient evidence that You have taken reasonable steps to report the incident to the local police. Such evidence includes details of the time and place You made the report, and the name and contact details of who You reported the theft or criminal damage to (to the extent such details are within Your power to provide);
3. costs where a claim has been paid under any other section under this Policy for the same Event;
4. theft or damage to an Eligible Item received as a gift;
5. items purchased in a business name or business owned or business related;
6. an Eligible Item which are left Unattended in a Public Place, unless You have no option other than to leave the Eligible Item Unattended due to an emergency medical, security or evacuation situation;
7. damage resulting from normal wear and tear (damage that naturally and inevitably occurs as a result of normal wear or aging) to Eligible Item;
8. damage to an Eligible Item caused by product defects;
9. theft of or damage to an Eligible Item left Unattended in a motor vehicle, except when:
  - i. the Eligible Item is locked out of sight in a Secure Area and Forcible Entry has been used by an unauthorised person to gain entry to the vehicle, and evidence of such Forcible Entry is available; or
  - ii. You have no option other than to leave the Eligible Item Unattended due to an emergency medical, security or evacuation situation; Item caused by product defects;
10. theft of or damage to jewellery, watches, precious metals and gemstones in baggage unless carried by hand and under Your personal supervision;
11. theft of or damage to:
  - a. animals, living plants, perishable goods (including but not limited to food, drugs, fuel or oil);
  - b. software, operating systems or firmware;
  - c. cash, its equivalents, traveller's cheques, tickets or negotiable instruments;
  - d. boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories;
  - e. second-hand items, including antiques;
  - f. real estate or immovable fixtures or fittings (including but not limited to integrated stove tops, integrated ovens, dish washers and fixed air conditioners) which are, or are intended to form part of any home or real estate;

12. in respect to a Pair or Set of items, if You choose not to surrender the undamaged item(s) that form part of the Pair or Set, We will only pay for the value of the item(s) which have been stolen or damaged.

**Excess applicable to Purchase Protection Cover**

As noted in the Schedule of Benefits.

# Section B – Extended Warranty Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table.

## What We Cover

If You purchase an Eligible Item from a retailer in Australia, You will receive cover for the breakdown or defect of Eligible Item purchased, provided that such breakdown or defect would have been covered by the Original Warranty and occurs between the date that the Original Warranty expired and the end of the extended warranty period (see table below).

Extended warranty commences on expiry of the Original Warranty period. Where the Original Warranty period is less than one (1) year, the extended warranty period is for the same period of time as the Original Warranty period. Where the Original Warranty period is between one (1) and five (5) years, the extended warranty period is one (1) year. There is no cover where the Original Warranty period is more than 5 years. The below table is provided for illustrative purposes:

Where the Original Warranty period is:	The extended warranty period is:
1 month	1 month commencing at the end of the Original Warranty period
6 months	6 months commencing at the end of the Original Warranty period
1 -5 years	1 year commencing at the end of the Original Warranty period
5+ years	No cover

We will, after We first deduct the applicable Excess from Your claim, do one of the following:

- a) pay You the reasonable costs to repair or rebuild the Eligible Item if it is practical and economic for the item to be repaired;
- b) if it is not practical and economic for You to have the Eligible Item repaired or rebuilt, We will pay You the lesser of the original purchase price or the replacement cost of the Eligible Item;

up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

## Terms and Conditions applicable to Extended Warranty Cover

- 1. You will need to provide a copy of the Original Warranty, the sales receipt and account statement showing the purchases as You need these in order to make a claim.
- 2. Claims to a Pair or Set, if You agree to surrender the undamaged item(s) of the Pair or Set to Us and We agree to accept them, We will pay You the current replacement cost of the entire Pair or Set. If You do not agree to surrender the undamaged items, We will only be liable for the value of that part of a Pair or Set which has been damaged or destroyed. For example, if one earring is damaged We will only pay 50% of the cost of replacement earrings. This example is provided for illustrative purposes only and does not take into account all the Policy terms and conditions.

## Exclusions applicable to Extended Warranty Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

- 1.any damage caused by a failure to take reasonable care in the circumstances to protect and maintain the Eligible Item against damage or to take reasonable care to mitigate any damage to the property;
- 2.any costs other than for parts and or labour costs resulting from a covered breakdown or defect;
- 3.any obligations, costs or losses beyond those set out in the Original Warranty;
- 4.any payments, costs, expenses or claims for bodily injury, property damage, consequential loss of damage, loss of profit, punitive damages or legal costs associated in any way with the product;
- 5.any costs for:
  - a. an Eligible Item purchased in a business name or business owned or business related;
  - b. a boat, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories;
  - c. second-hand items, including antiques;
  - d. real estate or immovable fixtures or fittings (including but not limited to integrated stove tops, integrated ovens, dish washers and fixed air conditioners) which are, or are intended to form part of, any residential home;
- 6.in respect to a Pair or Set of items, if You choose not to surrender the undamaged item(s) that form part of the Pair or Set, We will only pay for the value of the item(s) which had the breakdown or defect;
- 7.items purchased from a retailer outside Australia.

## Excess applicable to Extended Warranty Cover

As noted in the Schedule of Benefits.

## General Exclusions Applicable to All Sections

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We will not cover losses, pay or reimburse any costs, under any section of this Policy which are recoverable from any other source, or arising from:

1. where You are not a Resident of Australia;
2. being under the influence of alcohol, whilst operating a motor vehicle, where You have a recorded blood alcohol concentration (BAC) greater than the limit prescribed by the applicable governing authority or at all other times having recorded a blood alcohol concentration (BAC) greater than 0.10%;
3. taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a Doctor and taken in accordance with the prescription and Doctors' advice but is not for the treatment of addiction to illegal drugs;
4. Your intentionally self-inflicted injury, suicide, self-destruction or any attempt thereof;
5. any reckless misconduct or wilful or malicious act committed by You;
6. any costs where You are participating in a sporting event where any participant receives, or is eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000. Participation includes training for, coaching or otherwise competing in that sporting event;
7. travel into hazardous work sites (e.g. underwater, mines, construction sites, oilrigs, etc.);
8. any costs with respect to Cuba;
9. declared or undeclared war or any act thereof. War means armed conflict between nations, states, or parties, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, sedition or any military or usurped power whether war is declared or not. Civil war includes armed opposition between two or more parties belonging to the same country where the opposing parties are different ethnic, religious, or idealistic groups;
10. service in the armed forces (military, naval or air service of any country);
11. participation in any military or emergency services such as, police or fire-fighting;
12. activities undertaken as an operator or crew member of any transport provider;
13. flying in military aircraft or any aircraft which requires special permits or waivers;
14. commission of or attempt to commit an illegal act by or on behalf of You or Your beneficiaries. This exclusion does not apply if You are not the perpetrator of any such illegal act, or if You did not know of or condone any such act;
15. direct or indirect, actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination;
16. an act of Terrorism;
17. any loss of enjoyment or any financial loss not specifically covered within this Policy;
18. an epidemic, pandemic or outbreak of an infectious disease or virus or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these.

## How do I make a claim?

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Making a claim is quick and easy: in 4 steps You can submit Your claim online by visiting the Chubb Claims Centre [www.chubbclaims.com.au](http://www.chubbclaims.com.au).

### What will I need to submit a claim online?

You (or Your representative) will need to provide:

1. The Policy number as shown in this Policy, which enables Us to verify the Policy details.
2. Your email address.
3. Your contact information, which allows Us to give You real-time updates on Your claim status or contact You for additional information.
4. Supporting documents. The documents reasonably required vary based on claim type, but may include any relevant:
  - receipts or other proof of expenses;
  - reports that have been obtained about the loss, theft or damage;
  - product warranties or bank statements;
  - photographs or quotes. Please attach these to Your online submission to expedite assessment;
  - additional evidence that We may reasonably request to enable Us to assess Your claim; and
  - Intended payee information, which allows Us to quickly make approved payments.

Costs incurred by You in getting any documents for Us to assess Your claim are payable by You.

### What should I do before I submit a claim?

1. Take all reasonable steps to mitigate any further losses or unreasonable and unnecessary expenses;
2. Claims for loss, theft or criminal damage must, unless not reasonably possible, be reported to the local police and a written report obtained of the incident occurring. If it is not reasonably practical to obtain a written report, You must provide reasonable evidence in support of why a report cannot be obtained, such as emails, call logs to the local police demonstrating Your attempt to obtain the report;

### When should I notify Chubb of my claim?

You should advise Us as soon as reasonably practicable of an Event which is likely to give rise to a claim under this Policy.

### Can I claim under this Policy if I can claim for the same expense under another insurance Policy?

If You submit Your claim under this Policy, You must inform Us if You have already made a claim under any other insurance policies or tell Us if You have any insurance policies in place which might respond to Your loss. As a general rule, the amount You can recover for Your costs under this Policy or any other policies cannot exceed Your costs. Where permissible by law, if other valid and collectible insurance is available to You for loss also covered by this Policy, other than a policy that is specifically written to apply in excess of this Policy, the insurance afforded by this Policy shall apply in excess of and shall not contribute with such other insurance.

### Can I claim expenses that I have incurred in obtaining evidence to submit with my claim?

No, expenses incurred by You in obtaining evidence for Us to assess Your claim cannot be claimed as an expense under this Policy. These expenses are payable by You.

### Can I admit liability if an Event occurs which may give rise to a claim?

No, You (or Your legal representative) should not make any offer, promise of payment or admit any liability without written consent from Us (where such consent will not be unreasonably withheld or delayed. You should request the claim against You be put in writing.

### Do I need to help Chubb make recoveries for any amounts paid under the Policy?

Yes, You may need to help Us to make recoveries of any amounts that We pay You under this Policy. We have the right to sue under any other party in Your name to recover money payable or paid under the Policy, or to choose to defend any action brought against You. You must provide reasonable assistance to Us in this regard.

### How long will it take for my claim to be assessed?

Once We have all relevant information, We will decide Your claim and inform You of Our decision and reasoning within 10 business days. If We are unable to make a decision within that time, We will explain why. We will not take more than 4 months from receiving Your claim to make a claim decision unless there are special circumstances. Special circumstances that may delay our claim decision by up to 12 months include where:

1. Your claim is fraudulent, or We reasonably suspect it is fraudulent;
2. You do not respond to Us; or
3. We have difficulty communicating with You about Your claim that is beyond Our control.

### If my claim is approved, how long will it take for me to receive payment?

Once We have approved Your claim, if there is an associated payment due to You, We will issue the payment within ten (10) business days.

### If I die, will my estate be able to claim under the Policy?

Yes, if the Policy provides cover in the event of Your death, Your estate will be able to make a claim under the Policy.

### I don't have internet access / an email address to submit my claim online; can I still submit a claim

Yes, however this may increase the time taken to assess Your claim. You can call Us on **1800 549 695 (8.30am to 5pm Monday to Friday AEST/AEDT)** to request a claim form to be mailed out to You which can then be mailed back to Us.

# Privacy Statement

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In this Statement “We”, “Our” and “Us” means Chubb Insurance Australia Limited (**Chubb**).

“**Revolut**” means Revolut Payments Australia Pty Limited (ABN 21 634 823 180, AFSL and Australian Credit Licence No. 517589) of Level 28, 161 Castlereagh Street, Sydney, NSW, 2000 Australia, its subsidiaries and affiliates.

“**You**” and “**Your**” refers to Our customers and prospective customers as well as those who use Our website.

This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, disclose and handle Your Personal Information. Our Privacy Policy may change from time to time and where this occurs, the updated Privacy Policy will be posted to Our [website](#).

Chubb is committed to protecting Your privacy. Chubb collects, uses and retains Your Personal Information in accordance with the requirement of the *Privacy Act 1988* (Cth) and the Australian Privacy Principles (**APPs**), as amended or replaced from time-to-time.

## Why We collect Your Personal Information

The primary purpose for Our collection and use of Your Personal Information is to enable Us to provide insurance services to You. Sometimes, We may use Your Personal Information for Our marketing campaigns and research, in relation to new products, services or information that may be of interest to You.

## How We obtain Your Personal Information

We collect Your Personal Information (which may include sensitive information) at various points including, but not limited to, when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim. Personal Information is usually obtained directly from You, but sometimes via a third party such as an insurance intermediary or Your employer (e.g. in the case of a group insurance policy). Please refer to Our Privacy Policy for further details.

When information is provided to Us via a third party We use that information on the basis that You have consented or would reasonably expect Us to collect Your Personal Information in this way. We take reasonable steps to ensure that You have been made aware of how We handle Your Personal Information.

## When do We disclose Your Personal Information?

We may disclose the information We collect to third parties, including:

- the policyholder (where the insured person is not the policyholder, i.e., group policies);
- service providers engaged by Us to carry out certain business activities on Our behalf (such as claims assessors, call centres in Australia, online marketing agency, etc);
- intermediaries and service providers engaged by You (such as current or previous brokers, travel agencies and airlines);
- government agencies (where We are required to by law);
- other entities within the Chubb group of companies such as the regional head offices of Chubb located in Singapore, UK or USA (Chubb Group of Companies); and

- third parties with whom We (or the Chubb Group of Companies) have sub-contracted to provide a specific service for Us, which may be located outside of Australia (such as in the Philippines or USA). These entities and their locations may change from time-to-time. Please contact Us, if You would like a full list of the countries in which these third parties are located.

In the circumstances where We disclose Personal Information to the Chubb Group of Companies, third parties or third parties outside Australia We take steps to protect Personal Information against unauthorised disclosure, misuse or loss.

## Exchanging Personal Information with Revolut

Revolut is the holder of the Group Policy under which Your plan insurance benefits are provided. We may share and receive Personal Information from Revolut in order to manage and administer the Group Policy and insurance benefits, manage and pay claims, resolve complaints, manage litigation, respond to requests from third parties (including regulators and media), and to develop and improve our products and customer service. Revolut handles all Personal Information strictly in accordance with the Terms & Conditions and Privacy Policy applicable to your Revolut Account and Revolut Plan.

## Your decision to provide Your Personal Information

In dealing with Us, You agree to provide Us with Your Personal Information, which will be stored, used and disclosed by Us as set out in this Privacy Statement and Our Privacy Policy.

## Access to and correction of Your Personal Information

Please contact Our customer relations team on 1800 815 675 or email [CustomerService.AUNZ@chubb.com](mailto:CustomerService.AUNZ@chubb.com) if You would like:

- a copy of Our Privacy Policy, or
- to cease to receive marketing offers from Us or persons with whom We have an association.

To request access to, update or correct Your Personal Information held by Chubb, please complete this [Personal Information request form](#) and return to:

Email: [CustomerService.AUNZ@chubb.com](mailto:CustomerService.AUNZ@chubb.com)

Fax: + 61 2 9335 3467

Address: GPO Box 4907 Sydney NSW 2001

## Further information request

If You would like more information about how We manage Your Personal Information, please review Our Privacy Policy for more details, or contact:

Privacy Officer  
Chubb Insurance Australia Limited  
GPO Box 4907  
Sydney NSW 2001  
+61 2 9335 3200  
[Privacy.AU@chubb.com](mailto:Privacy.AU@chubb.com)



## How to make a complaint

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If You are not satisfied with Our organisation, services, Our response to Your enquiry, or You have any concerns about Our treatment of Your Personal Information or You believe there has been a breach of Our Privacy Policy, or You are not satisfied with any aspect of Your relationship with Chubb and wish to make a complaint, please contact Our Complaints and Customer Resolution Service (**CCR Service**) by post, phone, fax, or email, (as below):

### Complaints and Customer Resolution Service

Chubb Insurance Australia Limited  
GPO Box 4065  
Sydney NSW 2001  
P +61 2 9335 3200  
F +61 2 9335 3411  
E [complaints.AU@chubb.com](mailto:complaints.AU@chubb.com)

For more information, please read Our [complaints and customer resolution policy](#).

### Complaints and Dispute Resolution Process

We understand that You could be dissatisfied with Our organisation, Our products and services, or the complaints handling process itself. We take all Our customers' concerns seriously and have detailed below the complaints process that You can access.

### Complaints and Customer Resolution Service

#### Contact Details

If You are dissatisfied with any aspect of Your relationship with Chubb including Our products or services and wish to make a complaint, please contact Our Complaints and Customer Resolution Service (**CCR Service**) by post, phone, fax, or email, (as below):

Complaints and Customer Resolution Service  
Chubb Insurance Australia Limited  
GPO Box 4065  
Sydney NSW 2001  
P +61 2 9335 3200  
F +61 2 9335 3411  
E [complaints.AU@chubb.com](mailto:complaints.AU@chubb.com)

Our CCR Service is committed to reviewing complaints objectively, fairly and efficiently.

#### Process

Please provide Us with Your claim or policy number (if applicable) and as much information as You can about the reason for Your complaint.

### Our response

We will acknowledge receipt of Your complaint within one (1) business day of receiving it from You, or as soon as practicable. Following acknowledgement, We will provide You with the name and relevant contact details of the CCR Service team member who will be assigned to liaise with You regarding Your complaint.

We will investigate Your complaint and keep You informed of the progress of Our investigation at least every ten (10) business days and will make a decision in relation to Your complaint in writing within thirty (30) calendar days. If We are unable to make this decision within this timeframe, We will provide You with a reason for the delay and advise of Your right to take Your complaint to the Australian Financial Complaints Authority (**AFCA**) as detailed below, subject to its Rules.

If Your complaint falls outside the AFCA Rules, You can seek independent legal advice or access any other external dispute resolution options that may be available to You.

To the extent allowable at law, if You request copies of the information We relied on to make a decision about Your complaint, We must provide it within ten (10) business days of Your request. Please see the General Insurance Code of Practice 2020 ([codeofpractice.com.au](http://codeofpractice.com.au)) or contact Us for further details.

Please note that if We have resolved Your complaint to Your satisfaction by the end of the fifth (5th) business day after We have received it, and You have not requested that We provide You a response in writing, We are not required to provide a written response. However, this exemption does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

### External Dispute Resolution

If You are dissatisfied with Our complaint determination, or We are unable to resolve Your complaint to Your satisfaction within thirty (30) days, You may refer Your complaint to AFCA, subject to its Rules.

AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (**ASIC**). We are a member of this scheme and We agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to consumers. You may contact AFCA at any time at:

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

P 1800 931 678 (free call)  
F +61 3 9613 6399  
E [info@afca.org.au](mailto:info@afca.org.au)  
W [www.afca.org.au](http://www.afca.org.au)

Time limits may apply to complain to AFCA and so You should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to Your circumstances expires.

## General Insurance Code of Practice

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We are a signatory to the General Insurance Code of Practice (**Code**). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and Your rights under it is available at [codeofpractice.com.au](https://codeofpractice.com.au) and on request.

As a signatory to the Code, We are bound to comply with its terms. As part of Our obligations under Parts 9 and 10 of the Code, Chubb has a [Customers Experiencing Vulnerability & Family Violence Policy](#) (Part 9) and a [Financial Hardship Policy](#) (Part 10). The Code is monitored and enforced by the Code Governance Committee.

## Sanctions

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This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the Policy remain unchanged.

Chubb is a subsidiary of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb is subject to certain US laws and regulations [in addition to EU, UN and national sanctions restrictions] which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as but not limited to Iran, Syria, North Korea, North Sudan, Crimea and Cuba.