

Everyday Protection Insurance: Purchase, Refund and Ticket Cancellation Insurance

Insurance Product Information Document

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The "Ultra", "Metal", "Premium" and "Plus" Plan from Revolut

This document provides a summary of the main coverage and exclusions. It is not personalised to your specific individual needs. Complete pre-contractual and contractual information about this product is provided in the certificate of insurance and policy terms and conditions (e.g. regarding data protection).

What is this type of insurance?

This is purchase protection, refund protection and ticket cancellation insurance. It covers damage or theft (but not loss) of your purchases. It provides a refund for purchases where the retailer won't take an eligible item back. It reimburses the cost of event tickets when you are unable to attend due to unforeseen covered circumstances. All covers are only for eligible purchases made with your Ultra, Metal, Premium and Plus Plan Account. You must have your legal residence in the United Kingdom.



What is insured?

This policy pays the benefits shown below in accordance with the policy wording for items purchased on your card

Purchase Protection

- ✓ Up to £1,000 (Plus) or £2,500 (Premium) or £10,000 (Metal & Ultra) towards the repair or replacement if an eligible item is stolen or damaged (but not lost) within 12 months of purchase.
- ✓ The maximum amount we will pay in a 12-month period beginning on the anniversary date of the date you opened your Plan is also £1,000 (Plus), £2,500 (Premium), £10,000 (Metal and Ultra).
- ✓ If we require you to send an item to us as part of your claim, we will also pay up to £50 for the cost of postage.

Refund Protection

- ✓ Up to £300 per item if a retailer within either the country where your account is registered or in Europe, will not take back or provide a refund for an eligible item purchased on the account within 90 days of when it was purchased.
- ✓ The maximum amount we will pay is £600 in a 12-month period beginning on the anniversary of the date you opened your Ultra, Metal, Premium or Plus Plan account.

Ticket Cancellation

Up to £1,000 in a 12-month period beginning on the anniversary of date of when you opened your Ultra, Metal, Premium or Plus Plan account if you are unable to attend an event for one of the following reasons:

- ✓ The theft of your identity papers or the event tickets.
- ✓ The unexpected transportation delay of more than 3 hours.
- ✓ If your vehicle is damaged up to 4 hours prior to the event.
- ✓ Serious damage to your primary residence, secondary residence or your professional premises.
- ✓ A natural catastrophe or adverse weather resulting in the impossibility of transport to go to the event.
- ✓ A required business trip or resit of a scheduled exam.
- ✓ Death, serious injury, sickness of you, your event companion or a close relative.
- ✓ You being diagnosed with Covid-19 by a medical practitioner.
- ✓ If you are called for a legal duty (e.g. jury service) on the day of the event.



What is not insured?

All Coverages

- ✗ Items or tickets not purchased on an eligible Revolut account are not covered

Purchase Protection

- ✗ Items with a purchase cost of less than £50
- ✗ Items purchased more 12 months prior to the date of the theft or damage happening.
- ✗ For mobile phones, no more than 1 successful claim in any 12 month period is covered. This means that if you make a successful claim for a mobile phone, you may not make another for any loss in the following 12 months.

Refund Protection

- ✗ Coverage is limited to within 90 days of purchase.

Ticket Cancellation

- ✗ Only tickets guaranteeing entry to an event with a fixed attendance or utilisation date are covered.
- ✗ Tickets for any type of transportation are not covered.
- ✗ Only the reasons shown under 'What is Insured' are covered; there is no cover for any other circumstances



Are there any restrictions on cover?

All Coverages

- ! Items/tickets not purchased on your account.
- ! Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.

Purchase Protection

- ! Second hand items; normal wear and tear; damage caused intentionally or caused by product defects.
- ! Theft of or damage to money, tickets, vehicles, vehicle parts, animals, plants, perishable goods, food or beverages.
- ! Theft of or damage to items left unattended and/or not reported to police (if applicable) within 48 hours.

Refund Protection

- ! Items costing less than £50 and items that are not in a saleable condition.
- ! Closing down sale items, tickets, antiques, perishable goods, art works, precious coins/stamps, food and beverages.
- ! There is no cover if the reason for the refund decline is that the retailer does not accept returns via post.

Ticket Cancellation

- ! Any illness or accident or any other condition or set of circumstances known to you at the purchase of the ticket, which could reasonably have been expected to give rise to you needing to cancel such ticket.
- ! Any claims where the service provider or event organiser offers a voucher or a reimbursement.
- ! Your disinclination to attend the event.
- ! Cancellation of the event itself.



Where am I covered?

- ✓ Purchase Protection: For purchases made worldwide, but only if the eligible item meets any CE safety and environmental certification requirements that would apply if it were purchased in the UK or EU.
- ✓ Refund Protection: The country where the purchase is made must be where your account is registered or Europe.
- ✓ Ticket cancellation: events occurring in the country where your account is registered or in Europe.



What are my obligations?

During the period of insurance

- You must supply at your own expense any information, evidence or receipts we reasonably require.
- You must take reasonable care to protect against loss, damage, accident, injury or illness.

In the event of a claim

- You must notify us as soon as practicable in the event of a claim, and as follows:
 - Go to your Dashboard on the Revolut app and fill in the claim form or go to revolut.qover.com
- Purchase Protection – You must provide proof of purchase including the receipt from retailer. You must obtain a police report for stolen items. Damaged items must be sent to us upon our request.
- Refund Protection – Purchased items must be sent to us in their original packaging upon our request.
- Ticket Cancellation – You must provide proof of the eligible cancellation reasons.

For general enquiries

- Call +44 800 088 57 86
- Email us at contact@qover.com
- Web: www.qover.com



When and how do I pay?

The insurance is provided under a group insurance policy that Revolut holds for the benefit of its Account Holders. There is no additional charge or premium for this insurance.



When does the cover start and end?

The cover starts on the later of when you first subscribe to a Plus, Premium, Metal or Ultra account or the 9th of December 2020. It covers eligible purchases you make with your account, subject to insurance policy terms and conditions.

You will also be eligible for cover if you upgrade from a free plan to either the Plus, Premium, Metal or Ultrapaid plan within 12 hours of the item being purchased, provided the item was purchased online using your free plan.



How do I cancel the contract?

- You may cancel this insurance by cancelling your account or by downgrading to a free plan. Find out how to cancel your account at <https://www.revolut.com/legal/terms/>