

Overseas Emergency Medical Assistance

Insurance Product Information Document

White Horse Insurance Ireland dac, authorised and regulated by the Central Bank of Ireland.
Registered in Ireland No 306045, registered Office First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland.

Product: Revolut Standard (Annual Multi Trip)

This Insurance Product Information Document is intended to provide a summary of the main coverage and exclusions of your insurance policy. This document is not personalised. A copy of the full terms and conditions of your cover will also be provided to you.

What is this type of insurance?

This policy provides cover for overseas medical emergencies and related expenses for each insured person as summarised under the 'What is insured' section below.



What is insured?

✓ **Overseas Emergency Medical Assistance and Expenses - up to a financial limit of £15,000,000:**

Emergency medical treatment including the costs of rescue or assistance services to take anyone insured on the policy to a hospital.

Emergency medical service costs of services required to arrange emergency medical assistance or transport home following an accident or illness whilst on a trip up to the amount shown in the statement of insurance.

Emergency medical expenses up to the amounts shown in the statement of insurance, emergency medical treatment and related expenses if anyone insured on the policy falls ill or is injured, during their trip outside their home country.

Related expenses including extra costs for transport and accommodation if it is medically necessary for anyone insured on the policy to return home; stay after the date they were going to return home; and for one relative or friend to stay with, accompany or travel to be with anyone insured on the policy.

Emergency dental treatment for immediate pain relief up to a financial limit of £300.

Overseas Funeral Expenses in the event of death, funeral costs abroad or returning the insureds body / ashes to the home country.

OPTIONAL COVER EXTENSIONS:

Winter Sports: If you participate in a specified winter sports activity, we will pay up to £15,000,000 for your emergency medical expenses.



What is not insured?

- ✗ Pre-existing medical conditions (unless specified as being covered within the policy wording).
- ✗ Any claim relating to a tropical disease if you have not had the recommended inoculations and / or taken the recommended medication as directed, for your destination.
- ✗ Any treatment or expenses in your home country.
- ✗ Travelling against medical advice.
- ✗ Certain Sports & Activities.
- ✗ Self-exposure to needless danger.
- ✗ Any damage or loss resulting from criminal acts, negligence or fraud.
- ✗ Wilful, self-inflicted injury, solvent or drug abuse.
- ✗ Any claims relating to you drinking too much alcohol, your alcohol abuse or your alcohol dependency.
- ✗ Travel to a country or specific area to which the UK Foreign and Commonwealth Office, www.gov.uk/foreign-travel-advice, or the World Health Organisation, www.who.int/ith/en, has advised against all, or against all but essential travel



Are there any restrictions on cover?

- Trips are restricted to maximum duration periods of 40 days per trip.
- Cover is not available to persons aged over 70 years old at the start of any trip.
- Cover is not provided if you travel independently of the Revolut account holder.
- You must permanently reside in the same home country as the Revolut account holder.
- This policy is available for EEA and European Union residents only.
- You must be registered under the healthcare system in your home country (which must be within the European Union / EEA).
- Financial limits and excesses apply to individual cover sections.
- You must not be travelling against medical advice and have sought medical advice if you have any health concerns affecting your ability to travel.
- You must be travelling on a journey that meets the definition of a trip.
- A trip means a holiday or journey which is a round trip, starting from when you leave your home country, and which ends on your return to your home country, and includes an overnight stay. A trip is for travel outside your home country, to and from the final destination of your trip, but not including travel to and from your normal place of work, or to an area where the UK Foreign and Commonwealth Office or World Health Organisation have advised against travelling. Each trip must not exceed 40 days and trips must start and end during the period of Insurance.

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Where am I covered?

- ✓ Cover is provided for any trip made by you within the area of travel shown on your statement of insurance. Each trip must begin and end in your home area during the period of insurance.



What are my obligations?

- You must provide us with honest, accurate and complete information, this includes your trip destination, duration or the age of anyone to be insured under this policy.
- You must take all reasonable precautions to avoid injury, serious illness and / or disease.
- You must use Reciprocal Health Agreements such as EHIC (Europe) or Medicare (Australia).
- You must contact the Emergency Assistance Service if you are admitted as an inpatient.
- Under most sections you will be responsible for paying the first amount (£75) for each and every claim per incident, per section for each insured person. This is your excess.



When and how do I pay?

You pay for the policy and any optional cover extensions through the Revolut app.
Payment can be made by debit or credit card.



When does the cover start and end?

This cover starts when you depart your usual place of residence in your home country to commence a trip or when you activate the insurance when you are on a trip.

Cover ends when you are no longer eligible for this insurance or when your trip has finished (whichever is earlier).



How do I cancel the contract?

You may cancel within 14 days of purchasing your policy and receive a full premium refund, provided that you have not travelled; that no claim has been made; that no claim is intended to be made and that no incident likely to give rise to a claim has occurred.

To cancel your insurance please contact support via the Revolut App and follow the instructions.