

TRAVEL INSURANCE

Insurance Product Information Document

White Horse Insurance Ireland dac

Insurance Undertaking authorised by the Central Bank of Ireland

Authorisation No C33607

Registered Office: Rineanna House, Shannon Free Zone, Shannon, Co. Clare, Ireland.

Product: Group Travel Insurance Policy - Revolut

This document is intended to provide a summary of the main coverage and exclusions of your insurance policy. It provides general information only – you will also receive a copy of the full terms and conditions of your cover.

What is this type of insurance?

This policy is a Travel Insurance policy that provides cover for each insured Revolut Premium or Metal account holder as summarised under the “What is insured” section below.



What is insured?

- ✓ **Overseas Emergency Medical Assistance and Expenses:** If you fall ill or suffer an injury whilst on your trip, we will pay up to £15,000,000 for your emergency medical expenses and transportation costs. We will also pay up to £300 for emergency dental treatment for the immediate relief of pain to natural teeth.
- ✓ **Delayed Departure:** If the departure of the public transport on which the Revolut Premium or Metal account holder is booked to travel, as per your travel itinerary, is delayed by at least 4 hours due to: adverse weather; strike action; industrial action; mechanical breakdown; technical fault; closure of air space directly due to volcanic eruption; or due to a natural disaster; we will pay you an initial compensation of £80; and an additional £80 for each complete 1 hour period that you are delayed after the initial 4 hours delay, up to a maximum amount of £320 per trip.
- ✓ **Delayed Baggage:** If the Revolut Premium or Metal account holder’s baggage is temporarily delayed on the outward international journey and not returned to you within 4 hours, we will pay up to a maximum amount of £320 for the purchase of essential emergency items per trip.

Optional Upgrades

Optional upgrades are not covered as standard. You must pay an additional premium to be covered for optional upgrades and this additional purchase will be shown on your statement of insurance.

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

Travel Companion(s): If you pay for an added travel companion(s) who travels with you on your trip, we will pay up to £15,000,000 for their emergency medical expenses. Please note that the Delayed Departure and Delayed Baggage cover is not available for travel companion(s).



What is not insured?

- ✗ The policy excess of £75 per insured person per claim under the Overseas Emergency Medical Assistance and Expenses cover section.
- ✗ Any Pre-existing medical condition(s) that are not listed under “Acceptable Medical Conditions” on page 14 of the group policy wording.
- ✗ Any claim(s) for a person(s) not named on your statement of insurance.
- ✗ Any claim that the Emergency Assistance Service confirms can reasonably wait until you return to your home country.
- ✗ 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 circumstances known to you at the time of taking out this insurance or purchasing a policy upgrade which may result in a claim.
- ✗ Any treatment or expenses in your home country.
- ✗ Any participation in a Sport or Activity not listed in the Sports and Activities table on pages 10; 11 and 12 of the group policy wording.
- ✗ Travelling against medical advice.
- ✗ 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 claim 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.
- ✗ Any Delayed Departure or Delayed Baggage claim that occurs within 72 hours of you taking out this policy.
- ✗ Any claim for baggage items that are permanently lost, stolen or damaged.

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Are there any restrictions on cover?

- The maximum number of days for which cover is provided is limited to a total of 183 days, in any 12-month period.
- Trips are limited to a maximum duration period of 40 days, per trip.
- You must meet the definition of a trip (which means a holiday or journey which starts from when you leave your home country, and which ends on your return to your home country, and includes an overnight stay. A trip does not include 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).
- This insurance is designed to cover you for unforeseen events, accidents, serious illness or bodily injury occurring during your period of insurance, outside your home country.
- 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.
- Cover is not provided for travel companion(s) if you travel independently of the Revolut Premium or Metal account holder.
- Travel companions must permanently reside in the same home country as the Revolut Premium or Metal account holder.
- Beneficiaries must be a Revolut Premium or Metal account holder with the group policyholder at the time of a loss event.
- This policy is available for European Union / EEA residents only.
- Cover is not available to persons aged over 70 at the start of any trip.



Where am I covered?

- ✓ Cover is provided for travel to any country in world (subject to travel advice from the UK Foreign and Commonwealth Office or World Health Organisation).



What are my obligations?

- You must provide us with honest, accurate and complete information for anyone to be insured under this insurance policy.
- You must take all reasonable precautions to avoid injury, serious illness, disease or delay and take all practical steps to safeguard yourself and your property.
- In the event of a claim, you must notify us as soon as possible. Information on how to claim is detailed on page 20 of the group policy wording.
- 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.
- You are responsible for paying the excess of £75 under the Overseas Emergency Medical Assistance and Expenses cover section.



When and how do I pay?

You benefit for this policy once you sign up for a Revolut Premium or Metal account.

You pay for optional policy upgrades or extensions through the Revolut app.



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).

The group policy is valid for the period of insurance shown on your statement of insurance. Cover applies for the duration of your trip provided that; the trip starts and ends from your home country and during the period of insurance and that no trip lasts longer than 40 days.



How do I cancel the contract?

It is important to know that there will not be a refund of premium to the group policyholder if they cancel this group policy.

The group policyholder can cancel this group policy by giving 90 days' notice in writing to the address shown in the statement of insurance.

In the event of cancellation by the group policyholder, they must notify each beneficiary of this group policy.

To cancel your insurance please contact support via the Revolut App and follow the instructions. Please note that there is no premium refund payable to beneficiaries.