



GLOBAL MONEY APP

Standard Travel Insurance Policy

Overseas Emergency Medical Assistance and Expenses



Introduction

Eligibility

This cover is available provided that **You** are;

- Aged 84 years or under **at the start of any Trip** (70 years or under for annual multi trip policies);
- Registered under the healthcare system within **Your Home Country** (which must be within the European Economic Area (EEA));
- Not travelling against medical advice;
- Not travelling independently of the named insured and permanently reside in the same **Home Country** as the named insured;
- Travelling on a journey that meets the definition of a **Trip**.

White Horse Insurance Ireland dac

White Horse Insurance Ireland dac is an insurance company incorporated in the Republic of Ireland and authorised and regulated by the Central Bank of Ireland. This can be checked by visiting their website at www.centralbank.ie

When cover starts

This cover starts when **You** depart **Your** usual place of residence in **Your Home Country** to commence a **Trip** or when **You** activate this insurance when **You** are on a **Trip**.

When cover ends

This cover ends when:

- **You** no longer meet the Eligibility statements above and/or;
- **You** return to **Your Home Country** and/or;
- **Your Trip** reaches 40 days in duration
- **You** reach the end date on **Your Statement of Insurance**

NB – Please note that the maximum individual **Trip** duration under this insurance policy is 40 days.

Important Notice

This is not a private medical insurance policy and only gives cover in the event of an **Accident**, a **Bodily Injury** or a sudden **Serious Illness** that requires emergency treatment whilst on a **Trip**. In the event of medical treatment becoming necessary which results in a claim under this insurance, **You** are responsible for paying the costs to allow **Us** or **Our** representatives, reasonable access to their medical records and medical background. It is essential that **You** read and understand the Important Exclusions and Conditions Relating to Health section.

Important Notes:

1. Any additional person **You** add to **Your** policy must reside in the same **Home Country** as **You** and must be travelling with **You** on a **Trip**.
2. This Standard Travel Insurance Policy requires an initial sign up period of no less than 4 (four) months without the option of cancellation.
3. Refer to the Cancellation section contained within the General Conditions section of this policy.

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions are highlighted by the use of **bold** print and will start with a capital letter.

We / Us / Our means White Horse Insurance Ireland dac Registered in Ireland No 306045. Registered Office First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic Of Ireland.

You / Your / Yours means the person(s) or their named **Travel Companion** who has paid the additional premium and is listed as being insured on **Your Statement of Insurance**.

Accident(s) means an event that is sudden and unexpected, which is caused by external and visible means at a time that can be identified.

Bodily Injury means an identifiable physical injury sustained by **You** that is caused by sudden, unexpected, external and visible means.

Children means natural or legally adopted **children**, stepchildren, grandchildren or step-grandchildren of **You** or **children** for whom **You** are the parent or legal guardian; that are

- financially dependent on **You** or their parent(s)
- unmarried and not living with their **Partner**
- under 18 at the date **Your** cover commences.

Complications of Pregnancy or Childbirth means toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole, (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta prævia, stillbirths, miscarriage, medically necessary emergency Caesarean section, medical necessary termination and premature births. This definition is only applicable if the complication occurs more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Emergency Assistance Service means the **Emergency Assistance Service** provider, appointed by White Horse Insurance Ireland dac.

Excess means the first amount of a claim for which **You** are responsible to pay. The **Excess** applies to each claim that **You** make.

Home / Home Country means **Your** country of residence within the European Economic Area (EEA).

Hospital means a licensed medical institution which meets the following criteria: it has facilities for medical diagnosis and / or for treating Injured and sick people; it is run by **Medical Practitioner(s)**; it provides care supervised by state registered nurses or the local equivalent; and / or it is not a medical institution only specialised in training and education, a nursing or convalescent home, a hospice or place for the terminally ill, a residential care home, or a place for drug and / or alcohol rehabilitation.

Incidental Basis means that the sport or activity **You** are taking part in on **Your Trip** is on a strictly amateur basis and is not the specific reason for **You** going on **Your Trip**.

Medical Condition means any disease, **Serious Illness** or **Bodily Injury**.

Medical Practitioner means a registered practising member of the medical profession who is not related to **You** or **Your Travel Companion**.

Period of Insurance means the start date and end date as stated on **Your Statement of Insurance**.

Pre-Existing Medical Condition means any past, current or reoccurring **Medical Condition**, or set of symptoms whether these have been diagnosed or not, that have been investigated or treated at any time, even if this condition is considered to be stable and under control.

Serious Illness means any disease, infection or **Bodily Injury** which unexpectedly manifests itself for the first time during **Your Trip**.

Statement of Insurance means the Revolut document that confirms the names of all insured persons and the dates of **Your** insurance cover.

Trip(s) – 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**.

For annual multi-**trip** cover: the **Period of Insurance** is the period for which **We** have accepted the premium as stated in **Your Statement of Insurance**. During this period **You** will be covered for any **Trip** of not more than 40 days. This policy will not cover a **Trip** which is longer than 40 days.

For pay per day cover: the **Period of Insurance** is for the period of the **Trip** and ends once the **Trip** is completed. It is not, in any case, longer than the than 40 days per **Trip**.

Travel Companion* means a person who is named on **Your Statement of Insurance** and is travelling with **You** on **Your Trip**.

Winter Sports* means Air Boarding; Big Foot skiing; Blade Skating; Bum Boarding; Cross County / Nordic Skiing; Dog Sledging; Dry Skiing; Glacier Walking; Ice Hockey; Ice Karting; Ice Staking; Ice Windsurfing; Kick Sledging; Langlauf; Skiing off Piste with a guide; Skiing on Piste; Sledging; Snow Boarding; Snow Mobiling; Snow Shoe Walking; Snow Tubing and Tobogganing.

(***Important Note:** Please note that **You** must pay **Us** an additional premium to be covered for **Winter Sports** and / or **Travel Companion(s)** and this additional purchase will be shown on **Your Statement of Insurance**).

General Conditions

You must comply with the following conditions to have the full protection of **Your** policy. If **You** do not comply **We** may at **Our** option cancel **Your** Policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

Dual Insurance

If at the time of any incident which results in a claim under this policy, there is another insurance policy covering the same loss, damage, expense or liability **We** will not pay more than **Our** proportional share.

Reasonable Precautions

You must take all reasonable precautions to avoid **Bodily Injury** or **Serious Illness**.

Cancellation

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.

Non Payment of Premium(s)

We reserve the right to cancel this policy immediately in the event of a non-payment of the premium. If no payment is made this policy will be cancelled during the **Trip** and **You** will not be covered.

Activating Cover and Changing Your Revolut Policy

Activating Cover Before You Travel

Once **You** have signed up for Overseas Emergency Medical Assistance and Expenses Cover before **You** travel, cover will commence automatically if **You** connect to the internet on **Your** device in **Your** new country within twenty-four (24) hours of having last been connected to the internet on **Your** device in **Your Home Country**.

Within eight (8) hours of first connecting to the internet on **Your** device in **Your** new country, **You** can cancel **Your** Overseas Emergency Medical Assistance and Expenses Cover and incur no cost. Where Overseas Emergency Medical Assistance and Expenses Cover is cancelled, **Your** cover will cease immediately unless **You** reactivate cover within one (1) hour of cancelling. **You** will not be able to reactivate cover for the **Trip You** are on after one (1) hour has elapsed.

After eight (8) hours has elapsed after **You** have connected to the internet on **Your** device and **Your** Overseas Emergency Medical Assistance and Expenses Cover has commenced, **You** will not be able to cancel and **You** will be covered until **You** return to **Your Home Country** (subject to the terms and conditions of this insurance contract).

Changing Your Revolut Policy Before You Travel

Prior to commencing **Your Trip(s)**, **You** can change **Your** policy by adding a **Travel Companion(s)** and / or **Winter Sports** cover.

Activating Cover Once Abroad

Within twenty-four (24) of having last been connected to the internet on **Your** device in **Your Home Country** and within eight (8) hours of connecting to the internet on **Your** device to activate **Your** Overseas Emergency Medical Assistance and Expenses Cover.

Within eight (8) hours of first connecting to the internet on **Your** device, **You** can cancel **Your** Overseas Emergency Medical Assistance and Expenses Cover and incur no cost. Where Overseas Emergency Medical Assistance and Expenses Cover is cancelled, **Your** cover will cease immediately unless **You** reactivate cover within one (1) hour of cancelling. **You** will not be able to reactivate cover for the **Trip You** are on after one (1) hour has elapsed.

After eight (8) hours has passed after **You** have connected to the internet on **Your** device, and **Your** Overseas Emergency Medical Assistance and Expenses Cover has commenced, **You** will not be able to cancel and will be covered until **You** return to **Your Home Country** (subject to the terms and conditions of this insurance contract).

Changing Your Revolut Policy Once Abroad

Within eight (8) hours of connecting to the internet on **Your** device abroad **You** can change **Your** policy by adding a **Travel Companion(s)** and / or **Winter Sports** coverage.

After eight (8) hours has elapsed after **You** have connected to the internet on **Your** device and **Your** Overseas Emergency Medical Assistance and Expenses Cover has commenced, **You** will not be able to make any further changes and **Your** cover will remain in place until **You** return to **Your Home Country**.

Important Exclusions and Conditions Relating to Health

This insurance is designed to cover **You** for unforeseen events, **Accidents, Serious Illness** or **Bodily Injury** occurring during **Your Period of Insurance**. **You** must comply with the following conditions to have the full protection of **Your** policy.

We will not pay for claims which are in any way related to any **Pre-Existing Medical Condition** which existed either:

- at the time **You** buy this insurance and / or
- at the time of booking a **Trip** and / or
- at the start of any **Trip**

unless **Your Pre-Existing Medical Condition** is confirmed in the list of Acceptable Medical Conditions shown below:

Acceptable Medical Conditions

Acid reflux	Diarrhoea and vomiting (if completely resolved)	Nasal polyps
Acne	Dyspepsia	Nut allergy that, if left untreated, does not require Hospital treatment
ADHD	Eczema	PMT
Allergic rhinitis	Enlarged prostate (benign only)	Psoriasis
Arthritis (the affected person must be able to walk independently at home without using mobility aids)	Essential tremor	RSI
Asthma (the affected person must have been diagnosed whilst under 50 years of age and the asthma controlled by no more than 2 inhalers)	Glaucoma	Sinusitis (provided there is no ongoing treatment)
Blindness or partial sightedness	Gout	Skin or wound infections that have completely resolved with no current treatment
Carpal tunnel syndrome	Haemorrhoids	Tinnitus
Cataracts	Hay fever	Tonsillitis
Chicken pox (if completely resolved)	Irritable bowel syndrome	Underactive thyroid
Colds or influenza	Ligament or tendon injury (provided You are not currently being treated)	Urticaria
Cuts and abrasions (not self-inflicted and require no attention)	Macular degeneration	Varicose veins
Cystitis (provided that there is no ongoing treatment)	Menopause	Deafness
	Migraine (providing there are no ongoing investigations)	

Details of Your Emergency Overseas Medical Assistance and Expenses Cover

This policy provides cover for the items shown under the What is Covered section below, whilst **You** are on a **Trip**. Under this policy, an emergency shall mean; for the immediate relief of pain or discomfort because **You** suffer a **Serious Illness** or a **Bodily Injury**.

This is not a health insurance policy and will not therefore, cover **You** for any **Medical Condition(s)** **You** have had before unless the **Medical Condition** is listed as being covered in the Acceptable **Medical Conditions** table within the Important Exclusions and Conditions Relating to Health.

What is covered

We will cover **Your** emergency medical treatment and related expenses if **You** suffer a **Serious Illness** or a **Bodily Injury** or are quarantined (on the orders of **Your** treating **Medical Practitioner**), during **Your Trip**, up to £15,000,000, (or require emergency dental treatment up to a financial limit of £300) for:

- ✓ Emergency medical treatment, including the costs of rescue or assistance services to take **You** to a **Hospital**, which is outside **Your Home Country**.
- ✓ Emergency medical expenses incurred outside **Your Home Country** for:
 - a) additional costs for transport and accommodation (up to a similar standard of **Your** original booking) if it is deemed medically necessary for **You** to stay after the date **You** were booked to return to **Your Home Country**. This includes extra costs **You** have to pay to return to **Your Home Country** if **You** cannot use **Your** booked transport;
 - b) returning **You** to **Your Home Country**, if it is medically necessary because **You** have a **Bodily Injury** or **Serious Illness** and **You** cannot use **Your** booked transport;
 - c) additional costs for transport and accommodation for one relative or friend who has to stay with **You** or travel to be with **You**;
 - d) additional costs for transport and accommodation for **Your Children** who are on the same **Trip** as **You** and have to stay with **You** or travel without **You** to return to their **Home Country**.
- ✓ Reasonable related expenses incurred if **You** die:
 - a) outside **Your Home Country**, for funeral costs outside **Your Home Country**; or
 - b) for returning **Your** body or ashes to **Your Home Country**.
- ✓ Emergency Dental treatment up to a financial limit of £300, for the immediate pain relief outside **Your Home Country**.

For medical expenses incurred in the United States of America (USA), **We** will only pay for reasonable and necessary emergency treatment, surgery, **hospital** and transportation costs in accordance to the negotiated rate with the provider, if one exists. If no negotiated rate with a provider exists, then **We** will pay a maximum amount of 150% of the USA Medicare rate.

What is not covered

- X The first £75 of each claim **You** make (this is **Your Excess**).
- X Any claim relating to any reason set out under Important Exclusions and Conditions Relating to Health section of this wording.
- X Any treatment or expenses in **Your Home Country**.
- X Any non-essential medical treatment, surgery, investigations or tests which are not related to the **Serious Illness** or **Bodily Injury** that **You** originally went to **Hospital** for.
- X Any treatment that the **Emergency Assistance Service** confirms can reasonably wait until **You** return to **Your Home Country**.
- X Any expenses relating to replacing any medication, which is known by **You** to be required or continued at the time of **You** starting any **Trip**.
- X Any claim relating to a tropical disease if **You** have not had the recommended inoculations and / or taken the recommended medication as directed, for **You** destination.
- X Any cosmetic surgery.
- X Any dental work involving the use of precious metals.
- X Any expenses or treatment funded by a Reciprocal Healthcare Agreement.
- X The extra costs of single or private accommodation in **hospital**, or any treatment or services provided by a spa, nursing **home** or rehabilitation centre.
- X The cost of telephone calls, other than for calls to the **Emergency Assistance Service** or for receiving calls from the **Emergency Assistance Service**.
- X The cost of taxi-fares, other than for **Your** travel to and from **hospital** relating to **Your** admission, attendance for outpatient treatment or appointments or for collection of medication prescribed for **You** by the **hospital**.
- X Normal Pregnancy or Childbirth, without any accompanying **Bodily Injury**, **Serious Illness** or **Complications of Pregnancy or Childbirth**.
- X **Your** wilful, self-inflicted **Bodily Injury** or **Serious Illness**, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **Medical Practitioner**, but not for the treatment of drug addiction).
- X **Your** self-exposure to needless peril (except in an attempt to save human life).
- X **You** drinking too much alcohol, **Your** alcohol abuse or **Your** alcohol dependency. (In respect of **You** drinking too much alcohol, **We** do not expect **You** to avoid alcohol, but **We** will not cover any claims that occur because **You** have drunk so much alcohol that **Your** judgement is affected and **You** need to make a claim as a result).
- X Unless **Your** life is in danger or **You** are attempting to save human life, **You**:
 - jumping or diving from a pier(s), a wall(s), a bridge(s) or a rock(s) including tombstoning or shore diving,
 - climbing on top of or jumping from a vehicle,

- climbing or jumping from a building or balcony,
 - climbing or moving from any external part of any building to another part (excluding where stairs are being used) and falling, regardless of the height.
- X **You** travel to a country, a specific area or event 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 the general public against all or against all but essential travel.
 - X **You** failure to comply with the terms and conditions of the Eligibility; the Special Conditions Relating to all Claims or the Reciprocal Health Agreements sections of this policy.
 - X **You** stress, anxiety, depression or any other mental or nervous disorder.
 - X Any participation in or practice of any professional entertaining or professional sports or competitive activities.
 - X Any participation in or practice of any other sport or activity, manual work or racing unless shown as covered on the sports and activities table.
 - X Any other loss, damage or extra expense following on from the event **You** are claiming for, unless **We** provide cover for this under this insurance. For example, loss of earnings due to being unable to return to work following **bodily Injury**, illness or disease happening while on a **Trip**.
 - X Operational duties of a member of the Armed Forces.
 - X **You** using a motorised vehicle unless **You** have a full and valid driving licence that allows **You** to use the vehicle.
 - X Any **Trip** which is a one way journey or if the **Trip** is longer than the duration shown on the **Statement of Insurance**.
 - X Any payments **You** would normally have made during **Your Trip** or which do not fall within the events insured by the **Policy**.
 - X Any loss caused by currency exchanges or fluctuations.
 - X Any costs incurred by **You** which can be recovered from the service provider.
 - X Any circumstances **You** were aware of at the time of taking out this Policy that could reasonably be expected to give rise to a claim.
 - X The Policyholder's own unlawful action or any criminal proceedings against them.

Special Conditions Relating to All Claims

- **You** must contact the **Emergency Assistance Service** immediately if **You** are admitted to **Hospital** or before any arrangements are made for **Your** repatriation.
- **You** must contact the **Emergency Assistance Service** about any **Bodily Injury** or **Serious Illness** which means **You** are told by the treating **Medical Practitioner** that **You** need to undergo tests or investigations as an out-patient.
- All expenses and costs for accommodation and transport, must have the prior agreement of the **Emergency Assistance Service**.
- All expenses and costs exceeding £500 (or the local equivalent) must have the prior agreement of the **Emergency Assistance Service**.
- In the event of **Your Bodily Injury** or **Serious Illness** **We** reserve the right to relocate **You** from one **hospital** to another and to arrange **Your** repatriation **Home** at any time during **Your Trip**. **We** will do this if in the opinion of the **Emergency Assistance Service** **You** can be moved safely and / or travel safely to **Your Home** to continue treatment. If **You** choose not to move or return **Home** all cover will end and **We** will not pay for any costs incurred after the date it was deemed safe for **Your** return **Home**.
- **You** must provide **Us** with valid receipts and invoices for all costs and expenses **You** incur.
- **You** must accept the decisions of the **Emergency Assistance Service** about the most suitable, practical and reasonable solution to any medical emergency.

Fraud

You must not act in a fraudulent manner. If **You** or anyone acting for **You**:

- a) makes a claim under the policy knowing the claim to be false or fraudulently exaggerated in any way;
- b) makes a statement in support of a claim knowing the statement to be false in any way;
- c) submits a document in support of a claim knowing the document to be forged or false in any way; or
- d) makes a claim relating to any loss or damage caused by **Your** wilful act or with **Your** agreement;

We will do the following.

- a) **We** will not pay the claim.
- b) **We** will not pay any other claim which has been or will be made under the policy.
- c) **We** may declare the policy void (not valid).
- d) **We** will be entitled to recover from **You** the amount of any claim already paid under the policy.
- e) **We** will not return any premiums.
- f) **We** may tell the police.

We, Our agents and fraud-prevention agencies get and share information with each other to prevent and detect fraudulent claims, to help protect **Our** customers and ourselves.

Sports and Activities

The following table confirms the sports and activities that this policy will cover on an **Incidental Basis** (which means that the sport or activity **You** are taking part in on **Your Trip** is on a strictly amateur basis and is not the specific reason for **You** going on **Your Trip**). If **You** participate in any sports or activities not mentioned in this table, **You** will not be covered by this policy.

If **You** participate in any listed activity below, **You** are required at all times to wear the appropriate safety equipment for that activity (for example protective clothing and / or suitable head protection). Please note that if **You** have paid for **Winter Sports** cover, this will be shown on **Your Statement of Insurance** and means that **You** will be covered for Overseas Emergency Medical Assistance and Expenses that arise from **You** participating in a **Winter Sports** activity.

Activity	Limitations and Conditions
Abseiling	Under supervision of a qualified instructor or guide.
Aerobics	-
Angling / Fishing	-
Archery	-
Badminton	-
Banana Boating / Donuts / Inflatables behind a power boat	-
Baseball	-
Basketball	-
Board Sailing	-
Body Boarding	-
Bowls / Bowling	-
Bridge Walking	Under supervision of a qualified instructor or guide.
Camel Riding	Under supervision of a qualified instructor or guide.
Canoeing	Up to grade 2 on rivers only.
Cave tubing	Under supervision of a qualified instructor or guide and organized through a licensed operator.
Charity or conversation work	Strictly voluntary basis and organized by a registered charity or conservation organisation. Manual work with hand tools only and no working at height above 3 metres.
Clay Pigeon Shooting	-
Climbing	Indoors on climbing wall only.
Cricket	-
Croquet	-
Cross Country Running	No racing.

Activity (continued)	Limitations and Conditions (continued)
Curling	-
Cycling	Leisure only and no racing.
Deep Sea Fishing	Under supervision of a qualified instructor or guide.
Dingy Sailing	No racing.
Dodgeball	-
Driving any car, motorcycle, moped or scooter, for which You are licensed to drive in Your Home Country	No motor rallies or racing. For scooter, mopeds or motorcycles You must wear a crash helmet and appropriate protective clothing.
Elephant Riding	Under supervision of a qualified instructor or guide.
Falconry	Under supervision of a qualified instructor or guide.
Fell Walking / Running / Rambling / Trekking	-
Fencing	-
Flotilla Sailing	Under supervision of a lead skipper and within 20 miles of coastland or inland water.
Flying	As a passenger in a fully licensed passenger aircraft only.
Football	-
Geocatching	Under 2,500 metres altitude.
Go Karting	Under supervision of a licensed operator.
Golf	-
Handball	-
Helicopter Rides / Tours	As a passenger in a fully licensed helicopter only.
Hiking (under 3,000 metres altitude)	-
Horse Riding	No polo, hunting, jumping or racing and You must wear a helmet.
Hot Air Ballooning	As a passenger under supervision of a licensed operator.
Hydro Zorbing	Under supervision of a licensed operator.
Ice Skating	In a rink and no hockey or speed skating.
Jet Boating	As a passenger and with a licensed operator.
Jet Skiing	Under supervision of a licensed operator.
Jogging	-
Kayaking	Up to grade 2 on rivers only.
Motor Boating	As a passenger under with a licensed operator.
Mountain Biking	Wearing a helmet and only casual or off road. No endurance, downhill, freeriding, four-cross, dirt jumping, trials, stunting or racing.
Netball	-

Activity (continued)	Limitations and Conditions (continued)
Narrowboat / Canal Cruising	Inland waters only.
Orienteering	-
Paint Balling	You must wear eye protection and appropriate safety clothing.
Parascending	Towed by a boat over water only and with a licensed operator.
Pony Trekking	You must wear a helmet.
Rackets / Racquetball	-
Rambling / Walking	Under 2,500 metres altitude.
Rifle Range Shooting	Under supervision of a qualified instructor or guide and with a licensed operator.
Ringos	Under supervision of a licensed operator.
River Tubing	Under supervision of a qualified instructor or guide.
Roller Blading / Roller Skating	-
Rounders / Softball	-
Rowing	No racing and within sight of land.
Running	-
Safari	Organized guided tour by vehicle and supervised walking only.
Sail Boarding	-
Sailing / Yachting	Within 20 miles of a coastline or inland waters.
Sandboarding / Sand Dune Surfing	-
Sand Yachting	-
Scuba Diving	To a maximum depth of 18 metres below sea level. No solo diving. If unqualified You must be accompanied by a qualified instructor or dive master. No commercial or professional or technical diving (such as cave or cavern, ice, enriched air, free, tutor or wreck diving).
Shark Diving	In a cage only and under supervision of a qualified instructor or guide. Organised through a licensed operator.
Skateboarding	You must wear a helmet.
Snooker, Pool or Billiards	-
Snorkelling	-
Squash	-
Surfing	-
Swimming	If in open water within sight of land.
Swimming with dolphins	Under supervision of a qualified instructor or guide. Organised through a licensed operator.

Activity (continued)	Limitations and Conditions (continued)
Table Tennis	-
Tennis	-
Tenpin Bowling	-
Trampolining	-
Trekking	Under 2,500 metres altitude.
Tubing	Under supervision of a qualified instructor or guide.
Tug of War	-
Volleyball	-
Wake Boarding	-
Water Polo	-
Water Skiing	-
Wind Surfing	-
Yoga	-
Zip Lining	Under supervision of a qualified instructor or guide.
Zorbing	Arranged with a licensed operator.

What to do in the Event of a Claim

In the event of a **Serious Illness** or **Bodily Injury** which leads to **You** being an in-patient in **hospital** or before any arrangements are made for repatriation **You** or **Your** representative must contact the **Emergency Assistance Service** immediately on **+44 1733 224 956**.

The service is available to **You** and operates 24 hours a day, 365 days a year for advice, assistance, repatriation and authorisation of medical expenses. If immediate contact is not possible because the condition requires emergency treatment, **You** or **Your** representative must contact the **Emergency Assistance Service** as soon as possible.

Private medical treatment is not covered unless authorised by the **Emergency Assistance Service**.

Medical Assistance Abroad

The **Emergency Assistance Service** has the medical expertise, contacts and facilities to help should **You** suffer a **Bodily Injury** or a **Serious Illness**. The **Emergency Assistance Service** will also arrange to transport **You Home** when this is considered to be medically necessary.

Payment for Medical Treatment Abroad

If **You** are admitted to a **hospital** / clinic while abroad, the **Emergency Assistance Service** will arrange for medical expenses covered by the policy to be paid direct to the **hospital** / clinic. To take advantage of this benefit someone must contact the **Emergency Assistance Service** for **You** immediately.

For out-patient treatment, **You** should pay the doctor / **hospital** / clinic yourself and then claim back medical expenses from **Us** when **You** return **Home**. Please beware of requests for **You** to sign for excessive treatment or charges. If **You** have a doubt regarding any such requests, please call the **Emergency Assistance Service** for guidance. On **Your** return **home** **You** should call **+44 1733 224 958** or email **claims@white-horse.ie** in order to claim back **Your** medical expenses.

When contacting the **Emergency Assistance Service** provider or the claims handler, to avoid any delays please quote **Your** Revolut policy number and state that **You** hold a Revolut Insurance policy with White Horse Insurance Ireland dac.

The primary language of the **Emergency Assistance Service** provider and claims handler is English. The **Emergency Assistance Service** provider can provide its services in other languages to enable it to deal with medical facilities around the world.

Telephone calls are recorded and may be monitored.

Reciprocal Health Agreements

If **You** are travelling to countries within the European Union (EU) or the European Economic Area (EEA) **You** are strongly advised to check if **You** are entitled to benefit from the reciprocal health care arrangements which exist between countries within the European Union (EU) or the European Economic Area (EEA). **You** must have in **Your** possession a valid European Health Insurance Card (EHIC). The European Health Insurance Card will entitle **You** to benefit from the reciprocal healthcare arrangements which exist between countries within the EU and the EEA or Switzerland.

If **You** are travelling to Australia, **You** must enroll with a local Medicare office immediately or after **You** have received medical treatment for the first time.

What to do in the Event of a Complaint

We know that sometimes, no matter how hard **We** try, **We** don't always get it right. If **We** give **You** cause for complaint, it's important that **You** know that **We** are committed to providing **You** with an exceptional level of service and customer care. When this happens, **We** want to hear about it so that **We** can try to put things right.

Should **You** have a complaint regarding the sale of **Your** policy or the Revolut app, please submit **Your** complaint through the in-app support or alternatively submit **Your** complaint using the following link: <https://revolut.typeform.com/to/vFkGlk>

Should **You** have any complaint regarding **Your** insurance or the way **Your** claim has been dealt with, please contact:

The Customer Experience Manager
White Horse Insurance Ireland dac
First Floor
Rineanna House
Shannon Free Zone
Shannon
County Clare
Republic of Ireland

Alternatively, **You** can email complaints@white-horse.ie

The Customer Experience Manager will issue a final response to **Your** complaint. If **You** are still not satisfied with **Our** decision after following the above procedure, **You** may then contact the:

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2
Republic of Ireland.

Postcode: D02 VH29.
Email: info@fspo.ie
Website: www.fspo.ie
Phone: 00 353 1 567 7000

The Financial Services and Pensions Ombudsman will not consider **Your** complaint until **We** have issued a final response letter.