

# TRAVEL INSURANCE

Insurance Product Information Document

Company: AWP P&C S.A., Dutch Branch, trading as Allianz Assistance and/or Allianz Travel is registered at the Dutch Authority for the Financial Markets (AFM) No 12000535 and is authorized by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France.

**Product: REVOLUT PREMIUM ACCOUNT**  
Travel Insurance

**This Insurance Product Information Document (IPID) provides a summary of key information about the insurance coverage and doesn't take into consideration your specific demands and needs. Full contractual information for beneficiaries is provided in the Conditions for Beneficiaries document.**

## What type of insurance is this?

This is a travel insurance provided as an automatically available benefit to eligible Revolut Premium account holders. The benefit is provided for various events as long as the account remains open and the account holder is eligible.



## WHAT IS INSURED?

### Trip Cancellation

- ✓ Reimbursement of non-refundable trip costs, cancellation fees and rebooking fees due to the covered events (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19).

### Trip Interruption

- ✓ Reimbursement of unused non-refundable trip costs due to the covered events (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19).

### Travel Delay

- ✓ Allowance for transportation delay or missed departure during a trip.

### Baggage and Baggage Delay

- ✓ Reimbursement in case of damage, theft or loss of items. Reimbursement for essential items purchased if luggage is delayed by more than 4 hours.

### Loss of travel documents

- ✓ Reimbursement of costs to obtain emergency documents following the loss, theft or damage of passports or visas.

### Emergency medical/dental benefits abroad & Emergency transportation

- ✓ Advance for hospital costs and reimbursement of medical expenses incurred outside of your home country, medical assistance, travel assistance, assistance in the event of death, early return of the beneficiary, (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19).

### Travel services during your trip

- ✓ Assistance in finding a doctor or medical facility.

### Sport Coverage

- ✓ Reimbursement for your non-refundable costs that you paid for the activities, less available refunds for Missed Activity Coverage due to covered events. Reimbursement for damage, loss or theft of your sporting equipment as well as reimbursement of the reasonable cost for renting replacement sport equipment during your trip. Costs for search & rescue activities by a professional team.



## WHAT IS NOT INSURED?

- ✗ Events occurring outside the validity dates shown on the statement of insurance.
- ✗ Claims arising from an event the beneficiary had prior knowledge of before opening their account or booking a trip (whichever is later).
- ✗ Natural disasters, events directly or indirectly caused by or contributed to or arising from nuclear reactivity.
- ✗ Damage of any kind that is intentionally caused by the beneficiary or with their complicity.
- ✗ An epidemic or pandemic except as expressly stated under Trip cancellation, Trip interruption, Emergency medical/dental benefits abroad and Emergency transportation sections.
- ✗ Systemic (non-individual) epidemic and/or pandemic events.
- ✗ Claims arising due to pre-existing medical conditions.
- ✗ Violations of international sanctions, laws or regulations.
- ✗ The policy deductible that is applicable to claims made under some benefit sections.



## ARE THERE ANY RESTRICTIONS ON COVER?

- ! Benefits are only available while the Revolut Premium account is open and the account holder remains eligible.
- ! Travel within the account holder's country of residence must be more than 100 km from their primary residence or include an overnight stay.
- ! There is a limit on the length of the trips that can be covered of 90 days.
- ! Financial limits apply to each benefit section.
- ! There are General Conditions that you have to meet for cover to apply and some benefit sections contain conditions specific to that section.
- ! General exclusions apply to the whole policy and some benefit sections contain exclusions specific to that section.



## WHERE AM I COVERED?

- ✓ Benefits apply in any country worldwide but trips within your country of residence will require you to be more than 100km from your primary residence or have pre-booked overnight accommodation.

You will not be covered if you travel to a country or region against the advice of the government in any country you are travelling from, through or to.



## WHAT ARE MY OBLIGATIONS?

- Please read the conditions for beneficiaries carefully to ensure you have the cover you need.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.
- You must report any theft, damage or loss or to the police within 24 hours of discovery or, where applicable, to your travel carrier.

### **In the event of a claim, to avoid claims being reduced or refused, the beneficiary must:**

- Contact us as soon as possible after an event arises and provide us with all supporting documents needed to process the claim.
- Inform the insurer in case you have more than one insurance that may cover the same event.



## WHEN AND HOW DO I PAY?

The travel insurance benefit is automatically part of the additional services and benefits provided with the Revolut Premium account. There is no additional charge to you.



## WHEN DOES THE COVER START AND END?

The Cancellation benefit for each trip begins from the start date shown on the account holder's statement of insurance or the date the trip was booked (whichever is later) and ends on the earliest of the following:

- When the trip starts;
- On the end date shown on the most recent statement of insurance;
- When the Premium account is closed; or
- When the account holder no longer meets the eligibility criteria for the Premium account.

Other benefits begin when the beneficiary leaves their primary residence to start their trip. Benefits end at the earliest of the following:

- When the beneficiary returns to their primary residence;
- On the end date shown on the most recent statement of insurance;
- When the Premium account is closed;
- Upon exceeding the maximum per trip length of 90 consecutive days; or
- When the account holder no longer meets the eligibility criteria for the Premium account.



## HOW DO I CANCEL THE CONTRACT?

The account holder is free to cancel the cover at any time by contacting Revolut to close their Premium current account or to change it to another account type.