

INSURANCE PRODUCT INFORMATION DOCUMENT

Company (Insurer): Chubb European Group SE UK branch. Chubb European Group SE is incorporated in France and operates through a branch in the UK. Authorised and regulated by the French Prudential Supervision and Resolution Authority. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority's website (FS Register number 820988).

Product: Revolut Metal Travel Insurance Policy

This document provides a summary of the main cover and exclusions. It is not personalised to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in the policy schedule and policy terms and conditions.

What is this type of insurance?

This is a holiday travel insurance policy. It provides cover for emergency medical expenses whilst on holiday, holiday cancellation costs, personal property and a range of other covers all whilst on holiday, the medical expenses benefit does not apply to trips within the UK, all other benefits are provided for UK trip



What is insured?

The primary value of the cover is for medical emergencies when overseas and cancellation, with a range of secondary covers included too.

This policy pays benefits, in accordance with the policy wording, in the event that you:-

- ✓ Need to cancel your trip before it begins; or
- ✓ Suffer illness or injury; or
- ✓ Are delayed en route; or
- ✓ Suffer loss or damage

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the policy schedule

- ✓ If you have to cancel your trip or cut it short* - up to £5,000.
- ✓ If your trip is interrupted* – up to £5,000.
- ✓ Medical costs if you get sick or injured outside the UK: up to £10,000,000 (emergency dental* up to £300).
- ✓ Personal property* - loss, damage or theft up to £1,000 overall
- ✓ If you accidentally injure someone or damage their property – Up to £1,000,000.
- ✓ If your transport is delayed or you miss your departure: without expenses incurred: £70 after a 8 hour delay, then £70 per hour up to overall maximum of £350. With expenses incurred: £100 after a 8 hour delay, then £100 per hour up to overall maximum of £500.
- ✓ Baggage delay of personal items for more than 4 hours with receipts (Outbound journey only) – up to £400.
- ✓ Baggage delay of personal items for more than 4 hours without receipts (Outbound journey only) – up to £200.
- ✓ If you cannot participate in prepaid sports activities – up to £200.
- ✓ Loss, damage or theft of sports equipment – up to £1,500
- ✓ Rental replacement sports equipment – up to £300
- ✓ If you hire a car and have an accident the policy will cover costs towards the excess – up to £2,000



What is not insured?

- ✗ If you are aged 76 years or older.
- ✗ Where you have not paid at least 75% of your travel and accommodation costs with a Revolut account.
- ✗ Any claims caused by pre-existing medical conditions present 12 months before booking your trip.
- ✗ Where beneficiaries have traveled without the main account holder.
- ✗ Any claims that fall outside of the first consecutive 30 days of cover.
- ✗ Trips that do not start and end in the UK.
- ✗ Any Journey involving travel to areas The Foreign, Commonwealth and Development office (FCDO) has advised against 'all travel' or 'all but essential travel'.
- ✗ Cancellation: deciding not to travel, not having an up to date passport, expecting redundancy.
- ✗ Valuables left unattended.
- ✗ Travelling for medical treatment or if a traveler has a terminal prognosis.
- ✗ Air travel unless as a fare paying passenger.
- ✗ Financial failure of tour operator, travel agent or other operator.
- ✗ Claims resulting from excessive alcohol or drug abuse.
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.

Are there any restrictions on cover?

- ! Maximum duration of any one trip is 30 days.
- ! 10% excess is applied limited to £50 PER PERSON PER SECTION CLAIMED for sections marked with an *.
- ! Section B only applies to trips abroad
- ! Children must travel with an adult
- ! Benefits only apply while the Revolut Metal account is active and account holder remains eligible

Where am I covered?

- ✓ Worldwide

What are my obligations?

- You must supply at your own expense any information, evidence and receipts we reasonably require including medical certificates signed by a Doctor, police reports and other reports following loss or injury
- You must notify us as soon as practicable in the event of a claim for Medical Expenses or Repatriation call Chubb's 24/7 Assistance on +44 (0)203 964 3005 for all other claims and the customer service team call 0203 964 3004 (Mon-Fri, 9am-5pm UK time) or email us at Revolutclaims@je.sedgwick.com
- Policy Excess (Per Person Per Section) You must pay the first 10% (deducted from the claim amount) up to a max of £50

When and how do I pay?

There is nothing for you to pay. This cover is automatically included as part of your Metal account subscription with Revolut

When does the cover start and end?

- Your policy starts when you become a Revolut Metal account holder and ends when you cease to be a Metal account holder or you turn 76 whichever happens first. This is the period of insurance.
- Cancellation cover under the policy starts on the date you book your holiday during the period of insurance and ends when you begin your trip. Cover for all other benefits start when you begin your trip and ends when you return home during the period of insurance.

How do I cancel?

This cover is automatically included with your Metal account subscription with Revolut. Upon cancelling your Metal account this policy will also cancel. It will also cancel if the benefits are withdrawn by Revolut with written notice.