



Revolut Metal Travel Insurance Policy Booklet

CHUBB®

Revolut

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Welcome

When you're away from home, it's reassuring to know that if you need assistance that, Revolut is with you every step of the way.

As part of your Metal account, Worldwide Annual Holiday Travel Insurance including winter sports cover for the first consecutive 30 days of your trip for you, your partner and your children are included as standard.

Revolut, as the issuer, has arranged with us the following collective agreement relating to insurance benefits (hereinafter referred to as 'collective insurance agreement') that account holders and other beneficiaries can benefit from. Based on the collective insurance agreement, the account holders are permitted to make a claim directly to Chubb but do not have any rights directly with us in relation to the collective insurance agreement. These conditions for beneficiaries are not part of an individual insurance policy, but give a description of the different benefits that are available as part of the collective insurance agreement.

In return for payment of the premium by Revolut, Chubb agrees to insure you, your Partner and any children (as defined under 'When are children covered') subject to the policy Terms, Conditions including what is not covered in this wording.

This policy covers the Metal account holder and any other beneficiaries under this group policy, for the duration of this group policy, provided the Metal account holder has an active Metal account subscription with Revolut.

It's important to read this document carefully as it tells you what you're covered for, as well as what you're not covered for. If you're unsure of anything you can get in touch with us on some of the numbers on page 8.

When we say 'we', 'us' and 'our', we mean Chubb European Group SE. When we say 'you' and 'your', we mean the first named account holder of a Metal account to whom Revolut through Chubb is providing this policy. Anyone insured on this policy must live in

the United Kingdom (UK) and be under 76 years old at the time you begin each holiday.

When we say UK in this document, we include the Isle of Man and Channel Islands. We'll always communicate with you in English. The laws of England and Wales will apply to this policy. English Courts will have jurisdiction in any dispute.

If you choose to upgrade your account while on your trip, the terms and conditions that were in place when you started your trip will continue to apply for the remainder of your trip. However, once you return to your residence in the UK, the new terms and conditions will become applicable. For instance, if you initially had a premium account at the beginning of your trip but upgraded to a metal account after 2 days, the premium terms and conditions will remain in effect for the rest of your current trip. It's important to note that if the Revolut account you started with does not offer travel insurance, you will not have coverage for your current trip.

Activating the Insurance

To be eligible for cover under the Metal Travel Insurance policy. You must use your Metal account to pay directly for at least 75% of your primary transport and accommodation expenses (as applicable to your trip). When we say primary transport we mean the main means of travel to your destination we do not include transfers to and from the primary means of travel e.g. for a trip from the UK to Spain, the flights and accommodation must be paid using your Revolut account, but we would not expect the taxi transfers between the airport and your accommodation to be paid on your Revolut account. The Metal account must be active before the start of your trip and remain on the account until you return from your trip, this applies to trips abroad and domestic UK trips (where you have pre booked accommodation at least 75 miles away from your home residence and includes an overnight stay). We will not cover claims if this condition are not met. E.g. Calum

has paid for his flight on his Revolut account but paid for his accommodation on another non Revolut account, we won't pay any claims Calum makes.

Marianne has paid for her flights using her Revolut card and will be staying with a friend and will have no accommodation costs, if she was to make a claim we would pay the claim.

To provide proof of account use:

- You must provide receipts or statements showing that the account was used for over 75% of the transport and accommodation.
- This evidence must be provided within a reasonable timeframe.
- Failure to provide the required documentation may result in claim not being paid or delays in claim processing.

Exceptions can be made in certain circumstances:

- If unforeseen situations prevent the use of the designated account, such as

account cancellation, loss, or theft, you must notify the insurer immediately.

- Alternative payment methods should be sought in these cases.
- The insurer will evaluate each situation individually to determine if an exception can be made for coverage consideration.

Eligibility Criteria

During the Period of Insurance* to be eligible for cover under this policy:

1. You must be the holder of a Metal Revolut account which must be active before the start of your trip and not be cancelled before you return from your trip;
2. Your trip must commence and terminate at your primary residence in the UK, which is your regular place of residence;
3. You must use your eligible Revolut account to pay directly for at least 75% of your primary transport and accommodation expenses (as applicable to your trip).. Primary transport means the main means of travel to your destination e.g., if you fly from the UK to Spain the flight must be paid for on your Revolut account.

* Period of Insurance is the period for which Revolut has procured insurance benefits from Chubb under the separate Collective Insurance Agreement.

How to get in touch

You can contact us in the following ways.

Claims

Online

Click [here](#) to submit a claims through our online portal.

By phone

0203 964 3004

Lines are open 9am to 5pm, Monday to Friday. Please have your Revolut account number handy.

By email

Revolutclaims@ie.sedgwick.com

By post

Revolut Travel Insurance Claims Team
Chubb European Group SE
PO BOX 1086
Belfast BT1 9ES

Complaints

By phone

0203 964 3004

Lines are open 9am to 5pm, Monday to Friday.

By email

revoluttravelinsurance@chubb.com

By post

The Customer Service Manager
Chubb European Group SE
PO BOX 1086
Belfast BT1 9ES

For medical and other emergencies abroad

Chubb Assistance helpline

+44 (0) 203 964 3005

Lines are open 24 hours a day, 7 days a week, 365 days a year.

For everything else

Customer Services at Chubb European Group SE

By phone

0203 964 3004

Lines are open 9am to 5pm, Monday to Friday.

By email

revoluttravelinsurance@chubb.com

By post

Revolut Travel Insurance Claims Team
Chubb European Group SE
PO BOX 1086
Belfast
BT1 9ES.

Large Print, Braille, or Audio

If you need details in Large Print, Braille, or Audio please call us on **0203 964 3004** for details.

If you have a sight/speech/hearing impairment and would like to speak to us and have a textphone available, you can do so by using the Action on Hearing Loss Next Generation Text service. This is available 24 hours a day, seven days a week and allows customers to contact us via a Text Relay Operator who will relay instructions and other requests verbally to us.

To use the Next Generation Text service, you must have access to a textphone or a smartphone with a compatible operating system, tablet, laptop or PC with an internet connection.

To use the Next Generation Text service, just dial 18001 and then our number - once the call is connected, a Text Relay Operator will join the call to relay the message. Our responses will then appear as text on your textphone, smartphone, tablet, laptop or PC.

For the Next Generation Text service, please call **18001 0203 964 3004**.

Summary of cover limits

Section A: If you have to cancel your trip or cut it short

COVER	AMOUNT WE'LL PAY PER PERSON	EXCESS PER PERSON
This cover is to provide costs of unused, non-refundable trip costs if your booking is cut short.	Up to £5,000	10% (deducted from the claim amount) up to a max of £50
This cover is if you need to cancel your trip before you leave.	Up to £5,000	10% (deducted from the claim amount) up to a max of £50
Emergency accommodation in case of a trip disruption.	Up to £200 per night up to 5 nights	£0
Additional transport costs if your trip is cut short	Economy class tickets	£0

Section B: Medical costs if you get sick or injured

(only for trips abroad)

COVER	AMOUNT WE'LL PAY PER PERSON	EXCESS PER PERSON
This cover will pay your medical costs if you get ill or injured when you're on a trip.	Up to £10,000,000 for trips abroad	£0
We'll also take care of bringing you home, or bringing your body home if you die.	Actual costs	£0
Emergency dental expenses abroad.	Up to £300	10% (deducted from the claim amount)
If you require search and rescue by a professional team.	Up to £5,000	£0

Section C: If your luggage is lost, damaged or stolen

COVER	AMOUNT WE'LL PAY PER PERSON	EXCESS PER PERSON
This will cover you to repair or replace personal belongings that get lost, stolen, or damaged, including if they're lost while you're travelling.	Up to £1,000	10% (deducted from the claim amount) up to a max of £50
Baggage delay of more than 4 hours if you have receipts (outbound only).	Up to £400	£0
Baggage delay of more than 4 hours without receipts (outbound only).	Up to £200	£0
Loss of travel documentation.	Up to £500	£0

Section D: If you miss sporting activities

COVER	AMOUNT WE'LL PAY PER PERSON	EXCESS PER PERSON
Missed sporting activity.	Up to £200	£0
If your sports equipment is damaged, lost or stolen.	Up to £1,500	£0
If your rental sports equipment is damaged, lost or stolen.	Up to £300	£0

Section E: If your transport is delayed or you miss your departure

COVER	AMOUNT WE'LL PAY PER PERSON	EXCESS PER PERSON
If your transport is delayed.	£100 for the first 8 hour delay then £100 each hour up to £500	£0
If your transport is delayed without expenses incurred.	£70 for the first 8 hour delay then £70 each hour up to £350	£0

Section F: If you accidentally injure someone or damage their property

COVER	AMOUNT WE'LL PAY PER PERSON	EXCESS PER PERSON
This covers legal bills and any damages you might have to pay if you accidentally injure or kill someone, or damage their property.	Up to £1,000,000	£0

Section G: If you hire a car and have an accident

COVER	AMOUNT WE'LL PAY PER PERSON	EXCESS PER PERSON
This will cover you if you have an accident in a hire car. It will pay the excess for the car insurance organized by the rental company.	Up to £2,000	£0

What you need to know before you go

Pre-existing conditions

Any health condition that was diagnosed, treated, or required hospital care in the 12 months before you booked your trip (or at the start of the insurance period), counts as a pre-existing condition that won't be covered, we will not cover any medical conditions that are directly related to your pre-existing medical condition.

Also, any condition for which you're currently taking medication prescribed by a doctor at the time you booked your trip (or during the insurance period), and any pre-existing heart problem or cancer diagnosed at any time, won't be covered either. Additionally, any treatment or surgery or exploratory tests that are not deemed medically necessary or not related to the injury or illness you were hospitalized for won't be covered.

If you need help in an emergency (Chubb Assistance)

If you need help in an emergency, you should contact Chubb

Assistance. Chubb Assistance is our dedicated helpline. We're here to answer your questions and give advice.

Call us on **+44 203 964 3005**.

Make sure you have your policy with you when you call.

Medical help while on a trip

You must contact Chubb Assistance as soon as possible if you get ill or injured. If you can't call, someone else can do it for you. If you don't contact Chubb Assistance, we might not pay your claim, or we might pay you less.

Chubb Assistance's panel of doctors can give medical advice over the telephone. We can also give you the names and addresses of local doctors, dentists, clinics and hospitals if you need advice about where to get emergency treatment. We might also arrange for a doctor to call on you, or for you to be sent to hospital.

Chubb Assistance can help with replacement of lost, damaged or stolen essential medications,

prescription glasses or contact lenses. we can also help with the sourcing and delivery of compatible blood supplies.

If you're sent to hospital abroad

If you're sent to a hospital abroad, Chubb Assistance will get in touch with them directly. We'll pay the hospital, so you don't have to use your own money.

If you're sent to hospital, or are seriously ill, and there's no one to look after your children, we can arrange for them to be brought home. We can also organise a responsible adult to bring them back.

Bringing you home

Chubb Assistance can also organise getting you back to the UK. We might use normal transport like trains and planes if you're fit to use it. If you need urgent treatment, or you need specialist care during the trip, we might use an air or road ambulance.

Other things Chubb Assistance can help you with

We can also help in non-medical emergencies. We can help arrange the right service, but you'll have to pay for it yourself.

If your tickets or travel documents are lost

If your tickets or travel documents are lost or stolen, we can help replace them by telling you who to contact. Cover limits to replace travel documents can be found under section C

If you need to send an urgent message

If you need to send an urgent message to your family or work, we can do this for you. We'd do this if your trip was interrupted by medical or travel problems.

If you need translation help

If you're having trouble because a service you're using doesn't speak English, we can also help to translate for you.

If you need legal advice

If you need legal advice, we can

put you in touch with a local English-speaking lawyer. We can also direct you to the local British Embassy or Consulate. If you need us to, we'll pay your bail and emergency legal costs, but you'll have to pay us back.

Healthcare agreements with other countries

The UK has some healthcare agreements with other countries. You might be able to pay less if you take advantage of this.

You should get a Global Health Insurance Card (GHIC). The UK has agreements with European countries which means that if you have a GHIC you might pay less for treatment there. By Europe, we mean all EU countries, plus Iceland, Liechtenstein, Norway and Switzerland.

If you still have a European Health Insurance Card (EHIC), you can still use this until it expires. Then you must apply for a GHIC replacement. You can do this here:

- Online: www.nhs.uk/ghic

You can also find forms online which you can post to us.

- Phone: **0300 330 1350**

Following advice about the country you're travelling to

You should check the Foreign, Commonwealth, and Development Office (FCDO) website for information about the country you're travelling to. We don't cover any trips to countries or areas where the FCDO advise against 'all travel' or 'all but essential travel'.

We will also not cover you if you have to cancel your trip because these warnings were introduced after you booked, but before you leave. However to see if this affects your destination, check

gov.uk/government/organisations/foreign-commonwealth-development-office.

To prepare and stay safe, check the FCDO Travel Aware campaign on the following:

- Website: travellaware.campaign.gov.uk
- Twitter: [@FCDOtravelGovUK](https://twitter.com/FCDOtravelGovUK)

- Facebook:
[facebook.com/FCDOTravel](https://www.facebook.com/FCDOTravel)
- Youtube:
[youtube.com/fcotravel](https://www.youtube.com/fcotravel)
- Instagram:
[@travelaware](https://www.instagram.com/travelaware)

Vaccinations you need before you travel

You must have whatever vaccinations or medication the UK Department of Health recommends, unless you have a good medical reason not to. This must be confirmed in writing by a doctor. Check [nhs.uk/healthcareabroad](https://www.nhs.uk/healthcareabroad) for details of what you need, including advice for tropical diseases.

When are children covered?

We'll cover the policyholder's children, as well as their partner's. This includes stepchildren, along with those who are fostered or adopted for whom you are the parent or legal guardian. Any child covered under this policy must be under 18 (or under 23 if they're in full time education)

and financially dependent on the policyholder or their partner, even if he or she does not live with you but they must be unmarried.

Full time education is a mixture of study and work experience as long as at least 2/3 of the total time of the course is spent studying.

Children must travel in the company of an adult (i.e. someone not defined as a Child under this Policy) You or Your Partner know (other than on an organised school, college or university trip);

As an unaccompanied minor on a scheduled air service which operates an unaccompanied minor scheme, and then only if they are travelling with the intention of joining, or being subsequently joined by, another adult insured under this Policy.

How this policy works

In return for payment of the premium by Revolut, Chubb agrees to insure you, your Partner or spouse and any children during the Period of Insurance to the extent provided within this policy wording, and any children as defined subject to the Policy Terms, Conditions and Exclusions.

Excess

When you make a claim, you'll have to pay part of the cost - this is known as the excess. This will be deducted from the claim amount up to the £50 maximum, we'll pay the rest up to the maximum limit for each section. The excess changes depending on what has happened and which section of cover you need. For some sections you don't have to pay any excess. You also won't have to pay the excess if you use agreements with foreign healthcare systems like GHIC or Medicare.

When we might make a change

We might change your policy wording for reasons including but not limited to law or official guidance changes. We'll write to you at least 30 days before the change happens.

When this policy starts and ends

Cover starts under section A (If you have to cancel your trip, cut it short or rearrange it) when a Holiday is booked or when you activate your metal account whichever is later.

Your trip must begin after the period of insurance starts, and must begin at your home in the UK.

If You cannot return home from a Trip before Your cover ends, Your policy will automatically be extended for up to 30 days (or any longer period agreed by Us in writing before this automatic extension expires) if You cannot return home Due To:

- You being injured or becoming ill or being quarantined during a Trip.
- You being required to stay on medical advice with another Person Insured named on Your Certificate of Insurance who is injured or becomes ill or is quarantined during a Trip

If there is a change to this Policy, it will begin on the Effective Date shown on any subsequent endorsement that is issued to record the change in cover.

All cover will cease from the date that You cease to be a customer.

If you plan to travel out of town or abroad, the policy can provide cover for the first consecutive 30 days, the individual trip period is designed to cover your pre-booked business or personal trip. By business trips we mean when employees or individuals representing a company travel away from their regular workplace for work-related activities. These activities can include attending meetings, conferences,

trainings, trade shows, visiting clients, and looking for business opportunities. We won't cover you if you're doing overseas volunteer work or activities for a charity or non-profit organisation, we also will not cover manual labour work.

Your trip must commence and terminate at your primary residence in the UK, which is your regular place of residence. The trip commences once you leave your home to go to a destination overseas or within the United Kingdom that is at least 75 miles away from your home, and includes an overnight stay. The trip ends when you return to your primary residence. Exclusions from coverage include travel with the purpose of obtaining medical attention, relocating to a new place of residence, and commuting to and from work, internships, work meetings, or work training.

We will not cover any holiday:

Which involves you travelling specifically to obtain medical, dental or cosmetic treatment, when you have been advised not to travel by a doctor or you have received a terminal prognosis, where on the date it is booked (or commencement of the period of Insurance if later), you or your travelling companion are aware of any reason why it might be cancelled or cut short, or any other circumstance that could reasonably be expected to result in a claim under this Policy.

Involving travel to areas where the Foreign, Commonwealth and Development Office has advised against 'all travel'. If You are not sure whether there is a travel warning for Your destination, please check their website <https://www.gov.uk/foreign-travel-advice>

There is no cover under the policy unless all of the following conditions are met:

Each person Insured must be;

- A resident in the United Kingdom.
- Aged under 76 years on the date the person Insured begins each trip.

In order to be covered under this policy partners must travel with the account holder, Children traveling without you or your partner will only be insured if they are traveling in the company of an adult (i.e. someone not defined as a child under this Policy) You or Your partner know (other than on an organised school, college or university trip) or as an unaccompanied minor on a scheduled air service which operates an unaccompanied minor scheme and then only if they are traveling with the intention of joining or being subsequently joined by another adult insured.

Automatic ending of cover

Your cover will end: On Your 76th birthday or on the date You cease to be a Metal account customer or on cancellation or termination of the Worldwide Holiday Travel Insurance Policy with Chubb or if You are on a trip on the above dates, immediately upon Your return to the United Kingdom or When You die, whichever is earlier.

Cover for children will end on their 18th birthday (or 23rd birthday if still in Full Time Education) or earlier if: Your cover ends beforehand, They get married or they stop being dependent whichever is earlier. under this policy.

How to make a claim

If you need to make a claim, you should get in touch with us as soon as you can.

Medical emergencies

If you're injured or sick when abroad and you need medical care please contact Chubb Assistance on **+44 203 964 3005**. If you can't call, someone else can do it for you. If you don't contact Chubb Assistance, we might not pay your claim, or we might pay you less.

All other claims

For all other claims, please contact Chubb. You can do this in the following ways:

Online

[Click here](#) to submit a claims through our online portal.

By phone

From within the UK:

0203 964 3004

Lines are open 9am to 5pm, Monday to Friday.

By email

Revolutclaims@ie.sedgwick.com

By post

Revolut Travel Insurance Claims Team
Chubb European Group SE
PO Box 1086
Belfast
BT1 9ES

We won't pay claims for incidents covered by any other insurance.

Sometimes claims take a while to process and be paid. If this is the case, and the cause of the delay is outside of our control, we won't pay any interest on the amount we pay. This is also the case if the payment is delayed.

We also won't pay any fees your bank charges you for any transaction related to a claim

What this policy covers

What activities are you covered for?

Sports and activities we cover

If you choose to take part in any of the activities listed below during your trip - and something goes wrong - you'll be covered under this policy. Please bear in mind we won't cover you if the activity is the main reason for going on your trip. This doesn't apply for winter sports activities.

You must follow all local laws, regulations and guidelines when taking part in these activities. You should also use any recommended safety equipment.

We don't cover competitions or races of any kind. This includes practicing for speed or time trials. We also won't cover you if you're taking part as a professional.

We won't pay claims if a doctor has advised you not to take part in any of these activities.

Each section of cover has its own exclusions, so remember to check those as well before making a claim.

ACTIVITY	CONDITIONS
Archery	You must be supervised by someone qualified.
Arm wrestling	
Badminton	
Basketball	
Beach basketball	
Beach cricket	
Beach football	
Beach volleyball	
Bocce	
Body boarding	

ACTIVITY	CONDITIONS
Bowling	
Bowls	
Canoeing or kayaking	We won't cover you if you travel further than 12 nautical miles - this would be leaving any country's territorial waters.
Carriage, hay or sleigh rides	
Clay-pigeon shooting	You must be supervised by someone qualified.
Cricket	
Croquet	
Curling	
Cycling	We don't cover BMX or mountain biking.
Deep sea fishing	We don't cover competitions.
Dry skiing	
Elephant riding	We'll cover you for rides that last less than 2 days.
Fell walking	
Fencing	You must be supervised by someone qualified.
Fishing or angling	We won't cover you if you travel further than 12 nautical miles - this would be leaving any country's territorial waters.
Footbag (hacky sack)	
Football	
Gokarting	You must wear a crash helmet.
Golf	
Handball	
Hiking or hill walking (up to 1,000m above sea level)	We'll only cover you if guides or ropes aren't needed.
Horse riding	We don't cover horse polo, hunting or jumping.
Hot air ballooning	This must be a professionally organised, with you as a passenger.

ACTIVITY	CONDITIONS
Ice skating	We don't cover speed skating or ice hockey.
Javelin	
Jet skiing	
Korfball	
Lacrosse	
Land sailing	
Laser games	
Long jump or triple jump	
Mini-basketball and maxi-basketball	
Motorcycling (up to 125cc)	You must wear a crash helmet. If you're in control of the bike, you also need to have a full UK motorcycle licence.
Netball	
Paddleball	
Parascending	This must be over water.
Pony trekking	
Racquetball	
Rafting	This doesn't include white water rafting. We also won't cover you if you travel further than 12 nautical miles - this would be leaving any country's territorial waters.
Rambling (up to 4,000m above sea level)	We'll only cover you if guides or ropes aren't needed.
Roller skating or blading	This includes inline skating.
Rounders	
Rowing	We won't cover you if you travel further than 12 nautical miles - this would be leaving any country's territorial waters.
Running	We don't cover competing or if you do it professionally.

ACTIVITY	CONDITIONS
Safari	We don't cover hunting safaris, only camera safaris. It must also be professionally organised.
Sail boarding	
Sailing or yachting	We won't cover you if you travel further than 12 nautical miles - this would be leaving any country's territorial waters.
Scuba diving (up to 18 metres)	You must be with a qualified instructor. If you yourself are qualified, at least one other person still needs to be with you. You're covered as long as the dive is no deeper than 18 metres.
Snorkelling	
Squash	
Softball	
Streetball	
Surfing	
Swimming	
Tennis or table tennis	
Trampolining	
Trekking (up 1,000m above sea level)	We'll only cover you if guides or ropes aren't needed.
Tug of war	
Twirling	
Volleyball	
Water polo, or water skiing	
Wind surfing	

Winter sports and activities

You will also be covered for the winter sports activities below by your policy.

ACTIVITY	CONDITIONS
Bigfoot Skiing	
Cross country skiing	
Dog sledding	
Glacier skiing	
Glacier walking	
Kite snowboarding	
Langlauf	
Mono skiing	
Skiing or snowboarding	You must be accompanied by a qualified guide if you go off piste.
Ski touring	
Snowblading	
Speed skating	
Tobogganing	
Use of snowmobiles and skidoos	

SECTION A

If you have to cancel your trip or cut it short

What's covered

We'll pay up to £5,000 if you have to cancel your trip or cut it short for a reason listed below. We'll refund the cost of travel, accommodation based on the number of unused days you have remaining. We'll also pay for accommodation and travel to get you home to the UK up to reasonable amounts. We'll only do this if someone you're travelling with dies, or suffers a serious injury or illness.

What we'll pay for

We'll only pay if you can't get the money back from anywhere else. We also won't cover you if you're refunded with a voucher.

You must cancel your bookings as soon as possible. If you delay and are charged more as a result, we won't cover this.

If you have to book extra accommodation or travel, this must be of the same standard as you had originally, flights are

limited to economy class. For example, if you traveled in first class but you need to return home early, we won't pay for a first class ticket the policy will provide an economy ticket. We also wouldn't pay for you to stay in more expensive accommodation.

If you need to cancel for medical reasons

If you need to cancel your trip for medical reasons, a doctor must confirm this. We'll also cover emergency pregnancy complications. These must be diagnosed by a doctor who specialises in pregnancy. The doctor can't be someone insured on the policy, or someone related to you.

We will provide cover should you or your travel companion be medically unable to receive an immunisation that is required to enter into a destination.

If your close family back home are seriously ill

We'll cover you if you have to cancel or rearrange your trip if a close family member, service animal or traveling companion dies or gets seriously ill, injured or due to complications in pregnancy (as diagnosed by a Qualified Medical Practitioner who specialises in obstetrics).

The policy will also cover you should you or your travel companion be in a traffic accident on the departure date and need medical attention or the vehicle needs to be repaired as it is not safe to operate.

We'll pay reasonably extra travel and accommodation costs to bring you home early because of a close family member's sudden, unexpected death, serious illness, or accident. We'll only do this if you were abroad at the time. The travel and accommodation must be of a similar standard to the ones you originally booked.

We will not cover claims for any serious medical condition that was diagnosed before your trip was booked, or for any other

circumstances that you were aware of at the time of booking that might cause your trip to be canceled or cut short.

Close family are defined as: spouse (by marriage, domestic partnership or civil union), parents and stepparents, children, stepchildren, foster children, adopted children or children currently in the adoption process, siblings; grandparents and grandchildren, the following in-laws: mother, father, son, daughter, brother, sister and grandparent; aunts, uncles, nieces and nephews, legal guardians and wards and paid, live-in caregivers.

Other reasons you might need to cancel

If you or your child(ren) test positive for Covid-19 and are unable to travel/ denied boarding/ have to quarantine, the policy will cover up to £5,000 for the cancellation. to make the claim you must provide a positive test in writing and the test must be recognized by the UK government. This can include tests from licensed pharmacies, laboratories, or your doctor.

We'll refund your trip if you have to do jury service, or have to be a witness in a court trial. We won't cover this if you or anyone you're travelling with has to go to court because of their job. For example, if one of you is a lawyer, or is called as an expert witness in a trial.

We will also provide cover should you receive legal notice to attend an adoption proceeding during your trip.

We'll also pay if your home is burgled and the police need you to return home. This includes attempted burglary.

We'll cover you if your home is seriously damaged by a fire, flood or storm in the 10 days before you leave for your trip. If it happens whilst you're away on your trip, we'll cover you to come home early.

We'll cover you if one of you is made redundant, providing you have been a permanent employee for more than 12 months. You will also be covered should you or your travel companion start new employment after the trip is booked and you are required

to work the scheduled trip dates. We will also cover you should you be permanently relocated by at least 150KM (100 miles) by your employer, providing this is notified after the date the trip is booked.

Should a natural disaster or adverse weather event cause the travel carrier to cancel, leaving you out of pocket or with more than 24 consecutive hours delay and you are able to get to your original destination another way we will reimburse costs for, existing or additional travel costs, necessary costs of the alternative transport and the loss of any prepaid accommodation caused by the delay.

A natural disaster means volcanic eruption, flood (more than 20,000 square metres of normally dry land), tsunami, earthquake, landslide, hurricane, cyclone, typhoon, tornado or bushfire. It does not mean any infectious or contagious disease or virus regardless of transmission (including pandemic or epidemic excluding Covid-19 where covered in this wording).

Adverse weather means weather

of such severity that the police (or appropriate authority) warn by means of public communications network (including but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route originally planned by You.

If you are an active first responder and are called upon to provide aid or relief following an emergency during the original trip date the policy will provide cover. We will also cover you if you or your traveling companion are serving in the armed forces are recalled during your trip.

We will refund your trip should you or your travel companion's essential travel documents be stolen or lost, you must make every effort and provide proof of your attempts to secure replacements.

We will provide cover should you or your traveling companion be a passenger on a hijacked aircraft, train, vehicle or vessel.

What isn't covered

We won't cover you if you don't get any passports, permits, or visas you'll need to travel. We also won't pay if you just don't want to go.

We won't cover you if you have to cancel your trip or cut it short because laws or regulations change. We also won't cover you if these laws or regulations mean you now have to pay extra costs.

We'll cover you if one of you is made redundant. You must register as unemployed. You can't have been unemployed when you booked the trip. You must not have volunteered for redundancy, or known you were going to become unemployed. We won't cover you if you're self-employed, a contract worker, or if you resigned. We also won't cover you if you can't afford the trip.

We'll only pay you if the money isn't recoverable from any other source, whether you're successful in getting it back or not.

e.g. Calum is flying out with Skyhigh airlines, but the flight is seriously delayed. Skyhigh doesn't offer any refunds, so we'd pay him

a claim.

Marianne is flying with Jetstream airlines, which is also severely delayed. Jetstream offers refunds, but says that customers have to apply for one within 3 weeks of the delay. Marianne misses the deadline, so she can't get a refund from Jetstream. However, because she could have got the money back, we won't pay her claim.

We also won't cover you if you're refunded with a voucher.

We won't cover you if industrial action, a strike, riot or civil commotion, is public knowledge when a Holiday is booked and the fare is paid. We also won't cover you if you travel against the advice of the authorities.

If official advice about the country you're travelling to changes

This Policy does not cover any trip involving travel to areas where the Foreign, Commonwealth and Development Office has advised against 'all travel'. If You are not sure whether there is a travel warning for Your destination, please check their website.

You can follow [@FCDOtravelGovUK](#) on Twitter and [@FCDOtravel](#) on Facebook to keep up to date with the latest travel advice.

SECTION B

If you get sick or injured

(Only for trips abroad)

What's covered

We'll cover the cost of medical treatment while you're abroad if you get sick or injured. Any medical treatment you receive must be within a year of the injury or illness first happening.

You must contact us as soon as possible, or someone else can do it for you. Chubb Assistance is our dedicated support line. You must follow any advice we give you and get our permission for any extra costs like travel or accommodation. Make sure you keep your receipts because you'll need them if you make a claim. Chubb Assistance will help organise things like moving you back to the UK or to a different hospital. If we advise you move hospital or come home and you don't, and this ends up costing you money, we won't cover it.

Medical treatment

A medical professional must prescribe or give any treatment you receive. This can include

surgery and tests to diagnose what's wrong with you. It must be directly related to the injury or illness you tried to get treatment for. The person treating you must say any treatment you get is medically necessary and an emergency. By emergency, we mean that it can't be delayed until you return to the UK. The doctor treating you will be responsible for deciding whether or not it's an emergency.

We'll cover you for pregnancy complications, as long as you didn't know about them before you left. They must be diagnosed by a doctor or a specialist in pregnancy and childbirth. If you're traveling within 12 weeks of the expected date of delivery, a medical certificate must be provided which is dated no earlier than 5 days before the outbound travel date - issued by a doctor or midwife confirming the number of weeks of pregnancy and that they are fit to travel.

We'll cover up to £300 if you need

emergency dental treatment to relieve pain.

We will pay the costs of search and rescue activities by a professional rescue team if you are reported missing during your trip or have to be rescued from a physical emergency up to £5,000.

Bringing you home

We'll pay for you to return home if you get sick or injured and a medical professional says it's necessary. We'll also pay if a child covered by this policy gets sick or injured and you need to travel back to the UK with them.

If you can't return home when you were due to, and need to stay abroad longer, we'll pay costs for additional travel and hotel expenses including those for any one other person if a Person Insured has to be accompanied on medical advice or a Child needs to be escorted home. These must be authorised in advance by Chubb Assistance.

If you die when traveling abroad, we will pay the costs for your body

or ashes to be returned home. We can also pay for cremation or burial costs in the country where you die, if your next of kin prefers.

What isn't covered

We won't pay any claims if your doctor has advised you not to travel.

We won't cover any medical treatment abroad if that was the reason for your trip. Additional travel and hotel expenses incurred which have not been authorised in advance by Chubb Assistance. We also won't cover any cosmetic surgery.

We won't pay for any medication you started taking before your trip. We also won't cover any medical treatment in the UK.

We won't pay any extra for accommodation or transport which is better than you originally booked. We also won't pay extra for you to get a single or private room in hospital.

In case you get injured or fall ill while abroad, it is crucial for you

to reach out to Chubb Assistance immediately. Whether you require hospitalization, specialized treatment, medical tests, scans, or need to be repatriated back to the United Kingdom.

If for any reason you are unable to contact Chubb Assistance yourself, it is important to arrange for a personal representative, such as a spouse or parent, to do it on your behalf. However, if your condition is severe and you are unable to make arrangements, you or your personal representative must inform Chubb Assistance as soon as possible.

Failure to contact Chubb Assistance may result in the rejection or reduction of your claim payment. So, remember to reach out to them promptly to ensure you receive the necessary support and coverage for your medical emergency while abroad.

We won't pay any claims when you have received a terminal prognosis before traveling and cover has not been agreed in writing by us.

We won't pay any Surgery, medical or preventative treatment

which can be delayed in the opinion of the doctor treating you until you return to the UK.

We won't cover you if you exceed the 30 day trip limit. If your trip exceeds the first consecutive 30 day cap we will provide cover up until the 30th day. Any claims outside of the 30 days will not be covered.

We won't cover any claims relating to a road traffic accident where the driver does not have a valid drivers license.

SECTION C

If your luggage is lost, damaged or stolen

What's covered

We'll pay up to £1,000 for repair and replacement costs if your luggage is damaged, lost or stolen. We'll pay up to £250 for each item. We'll also pay up to £400 if you have receipts or £200 without receipts if it was delayed for more than 4 hours on your outward journey.

We will pay the costs to replace the lost, damaged or stolen personal items with the same or similar items, reduced in price by 10% for each full year since the original purchase date, up to a maximum of 50% reduction.

For item without an original receipt or proof of purchase we will only cover 50% of the cost to replace the lost, damaged or stolen item with the same or similar type.

Valuables are defined as items, including cameras and other photographic equipment, audio and video equipment such as radios, iPods, mp3 and mp4

players, camcorders, DVD players, televisions, and similar devices. Additionally, mobile phones, satellite navigation equipment, computers and computer equipment like PDAs, personal organisers, laptops, notebooks, netbooks, iPads, tablets, and similar devices are also considered valuables. Computer games equipment, including consoles, games, and peripherals, along with jewellery, watches, furs, precious and semi-precious stones, and articles made of or containing gold, silver, or other precious metals are also items that fall into the category of valuables.

What you need to do

If your luggage is lost, damaged, or delayed while in the care of an airline or other transport company, you must get a written report from them. You must also tell them within 24 hours.

If you lose anything, or think something's been stolen, you must tell the police and your

accommodation provider (e.g. hotel) within 24 hours. We'll need you to give us a copy of the original police report.

Replacing documents

We'll pay up to £500 to replace your passport, Visa or driving licence if it's lost, damaged or stolen when you're abroad. You must do everything you can to keep it safe and try your best to get it back if it goes missing. If this doesn't work, we'll pay the replacement fee. We'll cover the cost of getting these documents to you if you need them to get back into the UK. If this happens, we'll also cover extra travel and room costs to let you fetch your new documents.

The policy will cover the remaining value of each unused year in the lost, stolen or damaged passport, the amount payable is determined as the equivalent cost (based on the current standard replacement costs) of the period remaining on your passport that is lost, stolen or destroyed. You must provide receipt for the expenses claimed and a police report should the passport or visa be stolen.

The benefit will not pay for any upgrades or pre-checking services or postage fees.

This benefit is payable separate to the £500 limit mentioned prior and is determined by the calculation mentioned.

What isn't covered

We won't cover you if your items are taken by officials like customs or police. We'll also consider wear and tear when we decide how much to pay. 'Wear and tear' is damage that happens naturally as something gets old and affects its value. You might not get the same amount you paid for something if you've had it for a while.

We won't cover anything you leave unattended unless they're in the care of an airline or transport company.

We also won't pay if it becomes faulty or stops working without being damaged.

We won't cover a theft or loss unless it is reported to police (and hotel management if the loss or theft occurred in a hotel) within 24 hours of discovery and Chubb is provided with an original copy

of the police report.

We won't cover you if you exceed the 30 day trip limit. If your trip exceeds the first consecutive 30 day cap we will provide cover up until the 30th day. Any claims outside of the 30 days will not be covered.

There are some items we won't cover at all. These are:

- animals, including remains of animals;
- cars, motorcycles, motors, aircraft, watercraft and other vehicles and related accessories and equipment;
- bicycles, skis and snowboards (except while they're checked with a travel carrier) - See section D for sports equipment cover;
- hearing aids, prescription eyewear and contact lenses;
- artificial teeth, prosthetics and orthopaedic devices;
- wheelchairs and other mobility devices;
- consumables, medicines, medical equipment/supplies and perishables;
- tickets, deeds, blueprints,

stamps and other documents;

- money, currency, credit cards, notes or evidences of debt, negotiable instruments, travellers' cheques, securities, bullion and keys;
- rugs and carpets;
- antiques and art objects;
- fragile or brittle items;
- firearms and other weapons, including ammunition;
- intangible property, including software and electronic data;
- property for business or trade;
- property you do not own;
- a valuable item stolen from a vehicle, locked or unlocked.

SECTION D

If you miss sporting activities

What's covered

If you cannot participate in one or more of your prepaid sport activities during your trip we'll reimburse you for your nonrefundable costs that you paid for the activities, less available refunds, up to £200. This cover only applies before the start of the activity.

Should your ski resort close 75% or more of its ski trails due to lack or excess of snow we will provide up to £200 of cover. The closure must be for at least 50% of the normal operating hours on the calendar day you intend to use the lift tickets.

We will provide cover should a family member or your service animal die within 30 days of the scheduled start date of the activity, We will also provide cover should the activity be canceled due to severe weather and lack of snow. The policy will not provide cover if it is known/expected at time of booking the trip.

We will cover up to £1,500 should your sport equipment become damaged, lost or stolen.

We will replace the equipment with the same or similar item, reduced in price by 10% for each full year since the original purchase date up to a maximum of 50% reduction.

We'll also cover up to £300 for necessary costs for renting replacement sporting equipment to use during your trip should your equipment be lost or damaged by a travel supplier on your outbound trip or stolen whilst you are on your trip.

What isn't covered

The policy will not cover any items other than sporting equipment, the equipment must be used correctly and the policy would not provide cover should gross negligence or malicious conduct lead to lost or damage.

We will also not provide cover during the time the equipment is being shipped unless with your travel carrier, if left in or on a car trailer or unattended in an unlocked vehicle.

We won't cover you if you exceed the 30 day trip limit. If your trip exceeds the first consecutive 30 day cap we will provide cover up until the 30th day. Any claims outside of the 30 days will not be covered.

SECTION E

If your transport is delayed or you miss your departure

What's covered

If your transport is delayed

We'll pay £100 for the first completed 8 hours delayed then £100 per hour thereafter, up to £500 should expenses be incurred or if no expenses are incurred we will pay £70 for the first completed 8 hours delayed then £70 per hour thereafter, up to £350.

We only cover delays if you're travelling abroad. This can be on your outbound journey from the UK, or on the final part of your return trip back to the UK. For example, if you caught a train from London to Bruges, we'll only cover the Eurostar leg of the trip. This delay must be caused by a strike, bad weather, mechanical breakdown, or your plane being grounded because there's something wrong with it. When we say 'bad weather', we mean the weather is so bad the authorities have warned people not to travel.

We'll only pay if you checked in before the time your transport was due to leave. You must do whatever the travel company asks you to. You'll also have to give us written details from the public transport operator telling us how long your delay was, and the reason for it.

If the delay causes you to miss the departure of your cruise or tour, we will provide cover for necessary transport expenses to help you rejoin your cruise/tour or reach your destination.

Should a delay be caused due to your travel documents being lost or stolen, Hijacking except when it is a terrorist event, civil disorder (unless raised to the level of political risk) or a traffic accident the policy will be able to provide this benefit.

Should you be denied boarding by a carrier due to suspected contagious medical condition (including epidemic or pandemic

disease such as Covid-19) we will provide cover.

If you miss your departure

We'll pay up to £200 per night for all insured for up to 5 nights if you miss your departure for a trip abroad for one of the reasons listed below. This is to cover your travel and any extra accommodation costs you might need to help you get to your destination. We'll do this if your public transport doesn't arrive on time, or if your car or taxi breaks down or is involved in an accident. You must make sure you give yourself long enough to arrive on time.

You may be required to provide receipts for the extra travel and accommodation costs. If your car breaks down, or is involved in an accident on the way to the departure point, we'll need a written report from the breakdown service or garage which helped you. Alternatively, you could give us proof that your car was roadworthy and broke down at the time, not before. If your public transport arrives late,

you must give us evidence of the time it was supposed to arrive, and the time it actually arrived.

What isn't covered

We'll only pay you if the money isn't recoverable from any other source, whether you're successful in getting it back or not.

e.g. Calum is flying out with Skyhigh airlines, but the flight is seriously delayed. Skyhigh doesn't offer any refunds, so we'd pay him a claim.

Marianne is flying with Jetstream airlines, which is also severely delayed. Jetstream offers refunds, but says that customers have to apply for one within 3 weeks of the delay. Marianne misses the deadline, so she can't get a refund from Jetstream. However, because she could have got the money back, we won't pay her claim.

We also won't cover you if you're refunded with a voucher or you did not check in before the departure time shown on his or her travel itinerary.

We won't cover you if you knew there was going to be a strike

when you booked your trip. We won't pay claims if the public transport you were due to travel on was taken out of service by the authorities. We also won't cover you if you travel against the advice of the authorities.

If you have to book extra accommodation or travel, this must be of the same standard as you had originally. For example, if you travelled in economy, we won't pay for a first class ticket. We also wouldn't pay for you to stay in more expensive accommodation.

We won't cover you if you exceed the 30 day trip limit. If your trip exceeds the first consecutive 30 day cap we will provide cover up until the 30th day. Any claims outside of the 30 days will not be covered.

SECTION F

If you accidentally injure someone or damage their property

What's covered

We'll pay up to £1 million if you accidentally damage another person's property or injure another person by causing death, illness, or disease. When we say damaging someone else's property, this includes damaging accommodation you're staying in and the objects inside it £1 million is the most we'll pay for any one event. This includes any problems you later discover that were caused by the same event.

What is an event?

You're smoking a cigarette and accidentally set your hotel on fire. As a result, several people lose their lives, or become seriously ill. They and their families sue you for negligence, saying you weren't careful enough when you threw away your lit cigarette.

A court agrees with them and tells you to pay damages to them and the families. This is **one event**. However, over the next year, several more people die, or are discovered to be permanently disabled from health conditions which were caused by the fire. They and their families sue you for negligence. We'll consider this to be part of the same event, because it has the same cause - the fire you started. Therefore, we'll only pay up to the maximum for one event.

We'll also pay legal costs and expenses. For example, if a court says that you have to pay the other person's legal fees, we'll pay them. You'll need us to agree in writing before you do anything you'll need to pay for, like hiring a lawyer. This includes solicitors fees to represent you at a coroner's inquest or inquiry into a fatal accident.

This doesn't count towards the £1 million limit, unless the case happens in Canada or the USA. In these cases, legal costs will come out of the same pot of money as the damages.

What isn't covered

We won't pay claims for incidents covered by any other insurance.

We won't cover you if you injure a member of your own family.

We won't cover you if you damage your own property. We also won't cover you if you damage property you were taking care of for someone else.

We won't pay any claims relating to your job or other work. This includes any injury to any of your employees which happens while they're working for you.

We won't cover any legal responsibility you have as a result of a contract or agreement you signed - unless you would have had that responsibility anyway.

We also won't cover mechanically propelled vehicles. We won't pay any claims relating to owning,

hiring, or using a horse-drawn vehicle.

We won't cover anything that happens relating to guns, unless they're designed to be used for sport.

We won't cover anything related to an airborne or waterborne vessel, like a plane, drone, or boat. However, we'll cover boats under 10m long without engines, as long as they're not used at sea.

We won't cover you if you're doing overseas volunteer work or activities for a charity or non-profit organisation.

We won't cover any punitive or exemplary damages. This means damages intended to punish you or make an example of you, that go beyond just returning things to their original state.

SECTION G

If you hire a car and have an accident

What's covered

If you hire a car while travelling and have an accident which damages the car, we'll pay towards your excess. We'll pay up to £2,000. Normally, when you hire a car, you'll have to pay for car insurance organised by the rental company. However, you'll still have to pay part of the cost to them - this is the excess. Our insurance will pay the excess for you.

You're covered if the car you hired is vandalised, is involved in an accident, is stolen, or is damaged by fire - and the car is unusable. We'll also cover you if the car needs to be towed.

Never admit fault if an incident happens. Don't negotiate or agree to pay anything either - we won't cover you if you do this.

When and where are you covered?

We'll provide worldwide cover for you if you hire the car on your trip. We'll cover one-time hires that last up to 30 days.

What cars can you drive?

Please check you're hiring from a fully licensed rental company. We only cover cars less than 10 years old and are worth less than £70,000. We don't cover any vehicle that has more than nine seats. We also don't cover off-road cars, sports cars or any other high-performance cars. This section isn't designed to cover racing or rallying of any kind, even if you hire the car just to practice.

Who can drive?

Make sure all drivers are named on the rental agreement. As well as your own name, you can have up to five additional drivers as long as they're covered under this policy, and they all have valid licenses. This can be a driver's license, or an internationally recognised license for driving hired vehicles. All drivers must also be over the age of 21 - but no older than 76.

What isn't covered

We won't pay claims for the following:

- Any costs covered by the rental company or by any other insurance;
- Extra fines you're charged by the rental company for damaging the car;
- Any damage caused by wear and tear;
- Any damage caused by insects or other vermin;
- If you breach any of the terms of your rental agreement. This includes if someone who isn't named as a driver on the agreement drives the hired car;
- If you're under the influence of any non-prescribed drugs at the time of the incident. This includes drugs you're taking to treat a drug addiction, even if it's been prescribed by a medical professional;
- If you drive the car on a dirt road;
- If you give a false or misleading statement or you have engaged in fraudulent conduct;

- Where requested documentation has not been provided;
- If the event occurs before the insurance had been purchased;
- If you are liable for damages and damages to passengers' property.

We won't cover you if you exceed the 30 day trip limit. If your trip exceeds the first consecutive 30 day cap we will provide cover up until the 30th day. Any claims outside of the 30 days will not be covered.

What this policy doesn't cover

Alcohol and drugs

We won't pay any claim where the blood alcohol limit is above the legal limit in the country where it occurs.

We also won't cover you if you take any drugs that are illegal in the country you're in, abuse medications, or use legal highs.

Harming yourself

We won't cover you if you commit suicide, attempt to commit suicide, or deliberately injure yourself. We also won't cover you if you put yourself in unnecessary danger or ignore warning signs, unless you're trying to save another person's life.

Breaking the law

We won't cover you if you break the law in the country you're travelling to.

Sanctions

We won't pay any claims which would cause us to break the law of the UK, EU, or USA. This includes trade and economic sanctions, and UN resolutions. Sanctions, laws, and regulations can prevent us from doing business with or involving certain countries, groups, companies, and people. Call us on **0203 964 3004** for more information, especially if you think you'll be travelling to an affected country.

Non-commercial aircraft

We won't pay claims that result from you flying in any aircraft that doesn't have a commercial licence for carrying passengers. The aircraft must be provided by a licensed airline or air charter company, and you must be a fare paying passenger. The one exception to this is if the activity is covered under Sports and Activities on page 22.

War

We won't cover anything caused by a war or act of war, whether or not one has been declared.

Contagious disease

We won't cover you if you can't travel because a contagious disease, or the fear of one, leads to any authority, travel or accommodation provider putting restrictions in place. We'll still pay for your medical treatment, or to bring you home. A contagious disease is an illness caused by a bacteria, virus, or other microorganism that can be passed on from one person to another. This includes Coronavirus (Covid-19).

Radioactivity

We won't pay any claims relating to radioactivity. This could be from nuclear fuel (e.g. uranium), nuclear waste, or nuclear machinery. It could be caused by an explosion, the nuclear product being set on fire, or just if you come into contact with it. This includes toxic, explosive, or dangerous substances.

Other things we don't cover

We won't cover you if you buy services from a company which goes bust. This includes tour operators, travel agents, ticketing agents, transport or accommodation. We will also not cover you if an aircraft, sea vessel or train service is withdrawn on the orders of the recognised regulatory authority in any country.

We won't cover you if you lose money exchanging currency. This includes conversion fees, or if the money loses value because of the exchange rate.

We won't pay any claims relating to sound waves. This happens if an aircraft travels at or above the speed of sound, causing pressure waves. When we say aircraft, we mean planes and any other airborne devices, for example drones, missiles, and rockets.

Chubb will not pay any claims relating to Chemical, Biological Terrorism, Tropical disease where not vaccinated.

We will also not cover any

loss, charge or expense due to you deciding not to travel or prohibited regulation of any country

We won't cover you for the following specified diseases; Infection with Human Immune Deficiency Virus (HIV) or other forms of the virus, Acquired Immune Deficiency Syndrome (AIDS) and AIDS-Related Complex (ARC). Sexually transmitted disease.

We won't cover you if, on the date the trip is booked (or start date of your policy if later), you or any persons you are travelling with are aware of any reason why it might be cancelled or cut short, or any other circumstance that could reasonably be expected to result in a claim under this policy.

We won't provide any cover for flights being canceled by the airline or by the airport, we will also not cover any trip delays under 8 hours.

We won't cover you if you're doing overseas volunteer work or activities for a charity or non-profit organisation, we also will not cover manual labour work.

Cancelling this policy

The terms and conditions of your Metal account indicate that it is not possible to cancel your travel insurance cover. If you want to end your travel insurance cover you will need to cancel your Metal account at which point all account benefits including your travel insurance policy, will cease.

When we might cancel your policy

We can only cancel your policy for a good reason, for example if you have committed fraud or tried to commit fraud. We would also cancel it if we were ordered to by a court, regulator, or law enforcement agency.

How to make a complaint

We want to give a high quality service at all times. If you aren't happy with something, we want to hear from you so we can put things right. If you want to make a complaint, please get in touch. You can contact us in the following ways:

If you want to complain about the customer service provided

By email
revoluttravelinsurance@Chubb.com

By phone
0203 964 3004

Lines are open 9am to 5pm,
Monday to Friday.

By post
The Customer Service Manager
Revolut Travel Insurance Claims Team
Chubb European Group SE
PO BOX 1086
Belfast
BT1 9ES

If you want to complain about a claim

By email
Revolutclaims@ie.sedgwick.com

By phone
0203 964 3004

Lines are open 9am to 5pm,
Monday to Friday.

By post
The Claims Manager
Revolut Travel Insurance Claims Team
Chubb European Group SE
PO BOX 1086
Belfast
BT1 9ES

If you're not happy with our response

If you're not happy with how your complaint is handled, you can contact the Financial Ombudsman Service (FOS).

The FOS is an independent complaints service that's free to use. You can refer your complaint to the FOS if you're not happy with our final response, or eight weeks after you first complained.

You have six months from the date of our last response to refer your complaint to the FOS.

You can find out more about them and how to complain at financial-ombudsman.org.uk.

You can also ask them for a leaflet with more information on it.

You can also contact them in the following ways:

By phone
0800 023 4567

Calls are free from a UK landline or mobile.

To call from outside the UK:
+44 (0)300 123 9123

Calls charged at the same rate as 01 or 02 numbers on a mobile phone.

By email
complaint.info@financial-ombudsman.org.uk

By post
The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Taking a complaint to the FOS doesn't affect your legal rights. You can still choose to take your

complaint to court. If you do the laws of England and Wales apply to this policy and English Courts will have jurisdiction in any dispute. All communication on this policy will be in English. You can find out more about this through Citizens Advice.

Financial Services Compensation Scheme (FSCS)

In the unlikely case we're unable to pay claims, we're still backed by the Financial Services Compensation Scheme (FSCS).

You can find out more about the FSCS at www.fscs.org.uk. You can get in touch with them in the following ways:

By online form
claims.fscs.org.uk

By phone
0800 678 1100 or **020 7741 4100**

By post
Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY

How we use your personal information

Chubb uses personal information which You supply to Chubb in order to write and administer this Policy, including any claims arising from it.

This information will include basic contact details such as Your name, address, and policy number, but may also include more detailed information about You (for example, Your age, health, details of assets, claims history) where this is relevant to the risk Chubb are insuring, services Chubb are providing or to a claim You are reporting.

Chubb are part of a global group, and Your personal information may be shared with Chubb's group companies in other countries as required to provide coverage under Your policy or to store Your information. Chubb also use a number of trusted service providers, who will also have access to Your personal information subject to Chubb's instructions and control.

You have a few rights in relation to when we use your data:

- You can have your personal data corrected if there's a mistake.
- You can object to us processing your personal data.
- You can have your personal data erased.
- You can see your personal data and how we use it.

You can see the full details of how we use your personal information at <https://www.chubb.com/uk-en/footer/privacy-policy.html>.

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