

Revolut

Metal Account Holders

Travel Insurance and Purchase Protection Policy Wording

Effective 1st September 2020

Useful contact details

Emergency Medical Assistance Claims

If you need to go to hospital or require emergency medical assistance outside your country of residence.

Telephone: +44 (0) 1733 224 956

All Other Travel Insurance Claims

For all non-emergency medical claims.

EEA residents email:
revolut@broadspire.eu

United Kingdom residents email:
revolut@broadspiretpa.co.uk

Telephone: +44 (0) 2034 257 982

Purchase Protection Claims

For all purchase protection claims.

EEA residents email:
revolut@broadspire.eu

United Kingdom residents email:
revolut@broadspiretpa.co.uk

Telephone: +44 (0) 2034 257 982

Revolut account queries

Please contact Revolut in-app chat support for help

Need to find something quickly?

If your question is.....

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And if your question is one of these.....

- How can I cancel my Metal account?
- How can I get a refund of my Metal subscription payment?
- How can I speak to **Revolut**?

Please contact Revolut in-app chat support and they will give you the answer.

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Introduction to Your Metal Travel Insurance and Purchase Protection Policy

The **Revolut** Metal insurance product is a group **policy** arranged by **Revolut** Travel Limited and is underwritten by White Horse Insurance Ireland dac. The master **policy** certificate number of this insurance contract is **WH/UKMETAL/092020** and cover under this **policy** is effective from 1st September 2020.

Revolut Travel Limited

Revolut Travel Limited is authorised and regulated by the Financial Conduct Authority. This can be checked by visiting their website at www.fca.org.uk

Revolut Travel Limited's registered office: 7 Westferry Circus, Canary Wharf, London, England, E14 4HD

White Horse Insurance Ireland dac

White Horse Insurance Ireland dac is regulated by the Central Bank of Ireland. This can be checked by visiting their website at www.centralbank.ie. White Horse Insurance Ireland dac is registered in Ireland No 306045. Registered Office: First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland, V14 CA36.

The Policy

The **Revolut** Metal insurance product is a group insurance **policy** issued through **Revolut** and underwritten by White Horse Insurance Ireland dac. As a **Revolut Metal Account holder**, you are a **beneficiary** under this insurance **policy**,

Understanding This Policy

The **policy** wording contains details of the insurance cover **we** provide. Please read the **policy** carefully to ensure that it meets **your** needs, the **policy** document outlines the cover, what is not covered, conditions and exclusions and is the basis on which **we** settle all claims.

Part 1 and part 2 details the cover provided under each **policy** section. This **policy** provides cover for specific reasons only as per each "What is covered" section and should be read together with "What is not covered" and "Special conditions". **You** should take time to read and understand the general exclusions and general conditions which apply to all sections of this **policy**.

You should read this **policy** wording together with **your** personalised **statement of insurance** from **Revolut**.

The **policy** includes:

- ✓ This **policy** wording;
- ✓ The Insurance Product Information Document; and
- ✓ **Statement of Insurance.**

Please share this Metal Insurance **policy** with **your travel companion(s)**.

Demands and Needs

This group insurance **policy** meets the needs of those who wish to insure themselves for:

- emergency medical and other similar expenses whilst on a **trip**; and
- **eligible item(s)** under purchase protection.

We have not provided **Revolut** or **you** with a personal recommendation as to whether this **policy** is suitable for **your** specific needs.

The Law which applies to the contract

Revolut and White Horse Insurance Ireland dac can choose the law which applies to this **policy**. Unless **we** agree otherwise the laws of the **United Kingdom** govern this **policy**.

Your Policy Wording

Eligibility Criteria

You are eligible for cover under this insurance **policy** if **you** meet all of the following criteria;

- **you** are aged 16 years or over at the start of any **trip**;
- **you** (and **your travel companion(s)**) are aged 75 years or under at the start of any **trip**;
- **you** are a **Metal account holder** with **Revolut** or are a **travel companion(s)**;
- **you** (and **your travel companion(s)**) are registered under the healthcare system in **your country of residence**.

When does this cover start?

Cancellation cover starts for **your trips** booked on or after 1st September 2020 and which occur during **your period of insurance** (whichever is the later).

Purchase protection cover starts for **eligible item(s)** purchased on or after 1st September 2020 or when **you** become a **Metal account holder** (whichever is the later).

All other cover (excluding Part 1 - section A cancellation and Part 2 - purchase protection insurance) starts when **you** begin a **trip**.

When does this cover end?

Cancellation cover ends on the departure date of **your trip** or the expiry date as shown on **your** most recent **statement of insurance** (whichever is earlier).

Purchase protection insurance cover ends when **you** terminate **your Metal account** or on the expiry date as shown on **your** most recent **statement of insurance**, or on the 180th day following **your** purchase of an **eligible item(s)** (whichever is earlier).

All other cover will automatically end following the occurrence of a below listed event (whichever event is sooner):

- on the end date shown in the most recent **statement of insurance**; or,
 - when **you** terminate **your Metal account** for which **you** are eligible to receive benefits under this **policy**; or,
 - when **you** reach the age of 76 years; or,
 - when **you** have reached and/ or exceeded 183 days travelling outside **your country of residence** in any 12-month period (excluding Part 2 - purchase protection insurance); or,
 - **you** have exceeded the maximum per **trip** length of 90 consecutive days;
- or,

- when **you** return to **your country of residence** (excluding Part 2 - purchase protection insurance); or
- **you** no longer meet the eligibility criteria.

Important Notices

1. No cover is provided by this **policy** whatsoever for **trips** which are longer than 90 consecutive days in duration.
2. **Trips** within **your country of residence** are not covered (this does not apply to section H – car hire excess).
3. All claim payments by **us** to **you** will be made in pounds sterling (GBP).
4. This is not a private medical insurance **policy** and only provides cover if **you** have an accident or a sudden **serious illness** that needs emergency treatment while **you** are on a **trip**.
5. If **you** plan to receive elective treatment (treatment that is not necessary but which **you** have chosen to have) when **you** travel, or choose to have any treatment abroad which is not an emergency, this will not be covered under this **policy**.
6. If **you** need any medical treatment which results in a claim under this insurance, **we** will expect **you** to allow **us** or **our** representative's reasonable access to all of **your** medical records and information.
7. It is essential that **you** read and understand the 'important conditions relating to health' section.
8. This **policy** does not cover any costs associated with pregnancy (including multiple pregnancy) or childbirth in **your country of residence** or whilst on a **trip**. Cover will apply if **you** suffer from **complications of pregnancy and childbirth** (as defined) outside of **your country of residence** or if **you** have to cancel a **trip**.

Geographical Limits

Cover under this insurance **policy** extends to include any **trip** to any country in the world, provided **you** follow the travel advice issued by the government of **your country of residence**.

Your Responsibilities

You must take reasonable care to provide complete and accurate answers to the questions **Revolut** ask when **you** take out, make changes to, and renew **your policy**. **You** must tell **Revolut** of any changes to the answers **you** have given as soon as possible. If any information **you** provide is not complete and accurate, this may mean **your policy** is invalid and that it will not provide cover in the event of a claim or **we** may not pay any claim in full.

Schedule of Benefits

Section	Financial Limit	Excess	Description
Part 1 – Travel Insurance			
A - Cancellation or Curtailment	Up to £5,000	£50	-
B – Delayed Departure	Up to £340	Nil	£100 compensation if you are delayed for more than 4 hours, and £80 compensation per complete hour thereafter up to £340 per trip
C – Delayed Baggage	Up to £400	Nil	Reimbursement for emergency expenses you pay for, if your baggage is temporarily lost and not returned to you within 4 hours.
D – Baggage, Personal Money, and Passports	Up to £1,000	£50	-
	Up to £250	£50	Valuables
	Up to £250	£50	Single item
	Up to £250	£50	Pair or set of items
	Up to £150	£50	Unsubstantiated items
	Up to £500	£50	Passport limit
	Up to £250	£50	Cash limit
E – Emergency Medical Expenses (including repatriation)	Up to £10,000,000	£50	-
	Up to £300	£50	Emergency dental expenses
F – Personal Liability	Up to £1,000,000	Nil	-
G – Sports Equipment	Up to £1,500	£50	-
	Up to £750	£50	Single item / pair or set limit
H – Car Hire Excess	Up to £2,000	Nil	-
Part 2 – Purchase Protection			
Purchase Protection Insurance	Up to £6,000	£50	-

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this **policy** wording.

For ease of reading the definitions are highlighted by the use of bold print.

We / us / our means White Horse Insurance Ireland dac.

You / your / insured person / beneficiary means the **Metal account holder** with rights to claim under this group insurance **policy** issued through **Revolut** and underwritten by White Horse Insurance Ireland dac.

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.

Accidental damage means damage to **your eligible item(s)** which was not deliberately caused by **you**.

Accidental loss means that **your baggage** has been accidentally left by **you** in an unknown location and **you** are permanently deprived of its use.

Adverse weather means rain, flood, snow, sleet, hail, wind, fog, lightning storm or thunderstorm.

Baggage means luggage, clothing and personal belongings which belong to **you** which **you** wear, use or carry during a **trip**. It does not include **personal money**. For **baggage** claims, **we** pay the **purchase price**, less a deduction for a loss in value due to wear and tear. So, this cover is not on a 'new for old' basis and **we** will make a deduction per item when assessing a claim. If **you** are planning to take expensive items such as jewellery, photographic or telecommunications equipment or other items that **we** define as **valuables** on **your trip**, **you** should check that **you** have enough cover for these items under an alternative insurance **policy**, for example a **home** contents insurance **policy**.

Please note that there is no cover for **baggage** items that are more than 4 years old on the date **you** start **your trip**.

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

Car rental agreement means the signed contract between **you** and the **car rental company**.

Car rental company means a company licensed in the geographical area in which it is situated to provide motor cars for rental.

Cash means bank notes and coins in general circulation.

Claims handlers means the claim handling company, appointed by **us**.

Close relative means **your** partner, fiancé(e), parent, parent-in-law, grandparent, son, daughter, son-in-law, daughter-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, aunt, uncle, cousin, nephew, niece, step-parent, step brother, step sister, step child, foster child and legal guardian.

Complications of pregnancy or childbirth means a diagnosis of 'per vaginal' bleeding, toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post-partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum or placenta praevia, stillbirths, miscarriage or threatened miscarriage, medically necessary emergency caesarean section, medically necessary termination and premature births. This definition only applies if the complication happens more than eight weeks (or 16 weeks in the case of a known multiple pregnancy) before the expected delivery date.

Connecting flight means a flight that is scheduled to depart from **your** international arrival airport, within 12 hours of **your** arrival at the same international arrival airport.

Coronavirus (COVID-19) means severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation or variation of these.

Country of residence means the **United Kingdom** or the **European Economic Area (EEA)**.

Cut short / cutting short your trip / curtailment means abandoning **your trip** by returning to **your country of residence**, in which case **we** will work out claims from the day **you** returned to **your country of residence** and base them on the number of complete days of **your trip** **you** have not used.

Domestic flight(s) means a flight that begins and ends within **your country of residence**.

Eligible item(s) means item(s) purchased by **you** using **your Metal account** on or after 1st September 2020 that have a minimum individual **purchase price** of £100 and a maximum **purchase price** of £2,000.

Eligible Item(s) are covered under Part 2 - purchase protection insurance and cover under this section is not associated with a trip.

Eligible Item(s) exclude **mobile phone(s)** and **tablet devices**, these item(s) are not covered under Part 2 - purchase protection insurance.

Epidemic means any event(s) declared as an epidemic by the World Health Organization or its equivalent or by a relevant national government body.

Emergency assistance service means the **emergency assistance service** provider, appointed by **us**.

European Economic Area (EEA) means Aland Islands, Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, French Guiana, Germany, Greece, Guadeloupe, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Martinique, Mayotte, Netherlands, Norway, Poland, Portugal, Reunion Island, Romania, Saint-Martin, Slovakia, Slovenia, Spain and Sweden.

Excess means the first amount of any claim that **you** or **your travel companion(s)** are responsible for paying.

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.

Frequent traveller programme means a consumer points reward programme such as frequent flyer points, air miles, loyalty card points, redeemable vouchers or another similar scheme with airline companies that can be used to purchase airline tickets or pay taxes on the airline ticket, using the accumulated points.

Home means the place where **you** normally reside in **your country of residence** as detailed on **your statement of insurance**.

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; and
- it is run by **medical practitioner(s)**; and
- it provides care supervised by state registered nurses or the local equivalent; and
- it is not a medical institution only specialised in training and education, a nursing or convalescent facility, a hospice or place for the terminally ill, a residential care facility, or a place for drug and/ or alcohol rehabilitation.

Incident(s) means a single event which may give rise to a claim under this **policy**.

Incidental basis means that the sport or activity **you** are taking part in on **your trip**

is on a strictly amateur basis and is purely for leisure purposes.

International inbound trip means **your public transport** flight; sailing or train journey that departed (or was scheduled to depart) from another country to travel to **your country of residence**.

International outbound trip means **your public transport** flight; sailing or train journey that departed (or was scheduled to depart) from **your country of residence** to travel to another country.

Manual work means any work that involves:

- the installation, assembly, maintenance, or repair of electrical, mechanical, or hydraulic plant equipment; or
- the use of power tools or lifting; or
- any form of machinery; or
- any electrical or construction work; or
- any work that is 3 metres above ground level.

Medical condition means **serious illness** or **bodily injury**.

Medical practitioner means a registered practising member of the medical profession who is not related to **you**.

Metal account means **your** subscription to the **Revolut Metal account**.

Metal account holder means the person who has subscribed to the **Revolut Metal account**.

Mobile Phone(s) means any portable phone(s) and includes, but is not limited to Blackberry, iPhone, smartphone, feature phone which operates on android, iOS or any other software.

Normal pregnancy or childbirth means pregnancy or childbirth without any **complications of pregnancy or childbirth**.

Pair or set means two or more items of **baggage** or **sports equipment** which are complimentary or used or worn together.

Pandemic means any event(s) declared as a pandemic by the World Health Organization or its equivalent or by a relevant national government body.

Period of insurance means the start date and end date as stated on **your statement of insurance**. We will cover **trips** booked during one period of insurance but not taking place until the next **period of insurance** if **your** cover under this **policy** is still in force at the time of the incident resulting in a claim. The maximum number of

days **you** are covered for in any 12-month period is 183 days, with no **trip** lasting longer than 90 consecutive days.

Under this **policy**, cover under section A – Cancellation or **curtailment** only applies to **trips** booked after the 1st September 2020. Cancellation cover ends on the commencement of any **trip** or the expiry date as shown on **your statement of insurance** (whichever is sooner).

Under this **policy**, cover under Part 2 purchase protection insurance only applies to **eligible item(s)** purchased after the 1st September 2020. Purchase protection insurance cover ends on the 180th day after **your** purchase or on the expiry date as shown on **your statement of insurance** (whichever is sooner).

Personal money means **cash**, postal or money orders, travel tickets and event or entertainment tickets.

Policy means the documents consisting of the Insurance Product Information Document, Travel Insurance and Purchase Protection **Policy** Wording, and **statement of insurance**.

Public transport means any publicly licensed aircraft, sea vessel, train, or coach on which **you** are booked to travel.

Purchase price means the amount **you** paid to buy the item that **you** are claiming for under this insurance **policy**.

Qualifying expense means **you** must use **your Metal account** for payment of travel ticket(s) purchased to travel outside **your country of residence** and/ or for payment of accommodation outside **your country of residence**.

Redundancy / redundant means **you** becoming unemployed under suitable legislation applicable to **your country of residence**. **You** must have been given a notice of **redundancy** and be receiving payment under the appropriate and current **redundancy** payments legislation.

The following are not included in this definition:

- any employment which has not been continuous with the same employer for at least two years;
- any employment which is not permanent;
- any employment which is on a short-term fixed contract;
- any instance where **you** had reason to believe that **you** would be made **redundant** at the time **you** booked **your trip**.

Rental car means a commercial motor car with no more than nine seats that **you** rent

under contract with a **car rental company**.

Revolut means **Revolut** Travel Limited.

Single item means any one item, collection, **pair or set**.

Serious illness means any disease, infection, or **bodily injury you** suffer unexpectedly before **your trip** or which happens unexpectedly for the first time during **your trip**.

Sports equipment means non-mechanically propelled equipment purchased by **you** for the purpose of allowing **you** to pursue a sport and activity that is stated as being covered in this **policy** wording.

Please note that there is no cover for **sports equipment** items that are more than 4 years old on the date **you** start **your trip**.

Statement of insurance means the document provided to the **Metal account holder** which details the **insured person(s)**, the **period of insurance**, cover and limits, **your country of residence** and **policy** number. The **statement of insurance** includes the information **we** were provided with when **you** subscribed to **your Metal account**.

Tablet device(s) means a wireless, portable personal computer with a touchscreen interface with or without an attached manufacturer produced detachable keyboard and includes, but is not limited to Apple's iPad, Microsoft's Surface, Amazon's Kindle Fire, ASUS Nexus 7 Android, Samsung Galaxy Tab and other similar products.

Terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisations or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and / or to put the public, or any section of the public, in fear.

Theft / stolen means the unauthorised taking of **your baggage, sports equipment** (under section G – sports equipment) or **eligible item(s)** (under Part 2 - purchase protection insurance) by another person with the intention of permanently depriving **you** of it.

Travel companion(s) means wife, husband, partner, daughter*, son*, legally adopted child(ren)* or foster child(ren)* of the **Metal account holder** who permanently reside at the same address as the **Metal account holder** and are travelling with the **Metal account holder** on a **trip**. *Cover is provided for these persons up to a maximum of 17 years of age at the start of a **trip**.

Trip(s) means a holiday or journey which starts when **you** leave **your country of residence** and ends on **your** return to **your country of residence** and includes an overnight stay. A **trip** does not include travel to and from **your** normal place of work and **you** must follow the travel advice issued by the government of **your country of residence**. Each **trip** must not exceed 90 consecutive days and must start and end during the **period of insurance**. No cover is provided by this **policy** whatsoever for **trips** which are longer than 90 consecutive days in duration, this includes any part of a **trip** that is longer than 90 days. **Trips** within **your country of residence** are not covered.

Valuables means jewellery, gold, silver, precious metals, precious or semi-precious stone articles, watches, items made of leather (including designer footwear, handbags or purses), mobile phones and accessories, smart phones and accessories, laptops, iPads, tablets, wearable technology (such as smart glasses, a smart watch or a health and fitness tracker), headphones or earphones, sunglasses, reading glasses, prescription glasses, furs, cameras, camcorders, photographic equipment, audio equipment, video equipment, computer equipment, speakers, games consoles (including hand held devices), and computer games and associated equipment, that are not more than four years old on the date **you** start **your trip**.

Vehicle means any mechanically propelled form of transport (such as a bicycle, scooter, segway, skateboard, motorcycle, car, truck, bus, train, tram, ship, boat, hovercraft, quad bike, all-terrain vehicle and any form of aircraft).

Unattended means when **you** cannot see or are not close enough to **your baggage**, property, or **vehicle** to stop it being damaged or **stolen**.

United Kingdom means England, Scotland, Wales, Northern Ireland, Gibraltar and the Channel Islands.

Unsubstantiated means when **you** have not supplied an original receipt, proof of purchase or an insurance valuation (which **you** got before the date of the **incident you** are claiming for).

Wear and tear means a reduction in value through age, natural deterioration, ordinary use, depreciation due to use, damage by exposure to light, lack of maintenance or damage which happens gradually over a period of time.

General Conditions Applicable to All Sections

You must comply with the following conditions to have the full protection of **your policy**.

1. Travel Companion(s)

There is no cover for a **travel companion(s)** who is not booked to travel or is not travelling with a **Metal account holder**.

2. 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.

3. Reasonable precautions

You must take all reasonable precautions to avoid **bodily injury, serious illness, theft, damage or loss**.

4. Fraud

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

- a) makes a claim under this **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 not pay **your** claim and will do the following:

- a) **we** will not pay any other claim which has been or will be made under the **policy**.
- b) **we** may declare the **policy** void (not valid).
- c) **we** will be entitled to recover from **you** the amount of any claim already paid under the **policy**.
- d) **we** will not return any premiums.
- e) **we** will inform the appropriate authorities (for example the police).

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this **policy** or return any premium to **you** and **we** may cancel

your policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

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

5. **Duty of care to check information and tell Revolut of any changes**

It is important that **you** check **your** most recent **statement of insurance** as this sets out the information **we** have been given by **Revolut** when **you** subscribed to **your Metal account** and is the basis for which **we** agreed to provide **you** with the cover and terms of this **policy**. Although **we** may undertake checks to verify information **we** have been given when **you** subscribed to a **Metal account**, **you** must take reasonable care to make sure all information provided is accurate and complete.

You must tell **Revolut** immediately if any information is incorrect or requires change. If **we** have wrong information this may result in **your** ineligibility as a **beneficiary** and claims not being paid. If in doubt about any information, please contact **Revolut** as soon as possible.

If the changes are unacceptable to **us** and **we** are no longer able to provide cover, **we**, or **you** can cancel cover under this **policy**, as set out under the following conditions:

- withdrawal of participation by a **Metal account holder**; and
- cancellation of the **policy** by **us**.

If **you** have given **us** inaccurate information this can affect cover under this **policy** in the following ways:

If **we** would not have provided **you** with any cover, **we** have the option to:

- a) void cover under this **policy**, which means **we** will treat it as if the cover had never existed; and seek to recover any money from **you** for any claims **we** have already paid, including the amount of any costs or expenses **we** have incurred.
- b) if **we** would have applied different terms to the cover provided under this **policy**, **we** have the option to treat the cover under this **policy** as if those different terms apply, which may mean claims are not paid or not paid in full.

6. Cancellation

Withdrawal of participation by you

You may withdraw from participation in this **policy** by giving written notice of that intention to **Revolut** as specified in the **statement of insurance**.

a) Cancellation of this policy

We may cancel this **policy** by giving **Revolut** 90 (ninety) days notice in writing. In the event of cancellation of this **policy** by **us** in accordance with this condition, **Revolut** must notify **you** of such cancellation.

b) Cancellation of your cover under the policy

We may cancel **your** participation under this **policy** by giving **you** and **Revolut** 30 (thirty) days notice in writing to **your** last known address or by email to the addresses **you** and they have given **us**.

General Exclusions Applicable to All Sections

We will not pay for claims under any section of cover that arise directly or indirectly from the following.

1. Any circumstances **you** were aware of at the time of taking out **your Metal account** that could reasonably be expected to give rise to a claim.
2. Any circumstances **you** were aware of at the time of booking or commencing a **trip** that could reasonably be expected to give rise to a claim.
3. Any **existing medical condition(s)**.
4. Any reason set out under important conditions relating to health section of this **policy** wording.
5. **You** not following the travel advice issued by the government of **your** country of **residence**.
6. **Your** failure to comply with the terms and conditions of the eligibility criteria; the special conditions relating to all claims or the reciprocal health agreements sections of this **policy** wording.
7. Any **trip** that is longer than 90 consecutive days.
8. **Normal pregnancy or childbirth**.
9. **Your** wilful, self-inflicted 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).
10. **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).
11. **Your** self-exposure to needless peril (except in an attempt to save human life).
12. Unless **your** life is in danger or **you** are attempting to save human life, **you**:
 - a) jumping or diving from a pier(s), a wall(s), a bridge(s), or a rock(s) including tombstoning or shore diving,
 - b) climbing on top of or jumping from a **vehicle**,
 - c) climbing or jumping from a building or balcony,
 - d) climbing or moving from any external part of any building to another part (excluding using stairs) and falling, regardless of the height.
13. **Your** stress, anxiety, depression or any other mental or nervous disorder.
14. Any participation in or practice of any professional entertaining or professional sports or competitive activities.

15. Any participation in or practice of any other sport or activity, **manual work** or racing unless listed as covered in the sports and activities tables within this **policy** wording.
16. Any other loss, damage or additional expense following on from the event for which **you** are claiming unless **we** provide cover 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**.
17. Operational duties of a member of the armed forces.
18. **You** using a motorised **vehicle** unless **you** have a full and valid driving licence that allows **you** to use the **vehicle** in **your country of residence**.
19. Any payments **you** would normally have made during **your trip** or which do not fall within the events insured by this **policy**.
20. Any loss caused by currency exchanges or fluctuations.
21. **Your** unlawful action or any criminal proceedings against **you**.
22. War, invasion, acts of foreign enemies, hostilities, or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military, or usurped power.
23. **Terrorism** where such losses are caused by nuclear, chemical, or biological attack, or the disturbances were already taking place at the beginning of any **trip**. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive, or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
24. **Your** loss of enjoyment.
25. Travel costs incurred to return **you** to **your country of residence** if **you** had not purchased a return ticket.
26. The insolvency / bankruptcy / liquidation of any tour operator, travel agent, and airline or transportation company.
27. A **travel companion(s)** who travels without the **Metal account holder**.
28. Search and rescue expenses.
29. Any claims caused by or relating to **coronavirus (COVID-19)** or claims relating to any fear or threat concerning **coronavirus (COVID-19)**. This general exclusion applies to all sections of cover apart from Section E - Emergency Medical Expenses, provided that **you** are not travelling against the travel advice issued by the government of **your country of residence**.
30. **Pandemic** or **epidemic**.

Part 1: Travel Insurance

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 purely for leisure purposes).

- 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 competitive or professional sports or activities, **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 a general exclusion of cover exists under **your policy** with **us** for claims arising directly or indirectly from **your** “self-exposure to needless peril”, this means that **we** will not pay **your** claim if **you** do not meet this **policy** condition.

If **you** use a motorised **vehicle** during **your trip** please ensure **you** hold a full and valid driving licence that permits **your** use of such a **vehicle** in **your country of residence**.

Activity	Activity
Abseiling <i>Cover Limitation: under supervision of a qualified instructor or guide</i>	Aerobics
Angling / Fishing	Archery
Badminton	Banana Boating / Donuts / Inflatables <i>Cover Limitations: under supervision of a qualified instructor or guide</i>
Bar and restaurant work <i>Cover Limitation: excludes manual work</i>	Baseball <i>Cover Limitation: amateur only</i>

Activity	Activity
Basketball <i>Cover Limitation: amateur only</i>	Beach Games
Billiards, snooker, and pool	Blade skating
Board Sailing	Body Boarding
Bowls / Bowling	Bridge Walking <i>Cover Limitation: under supervision of a qualified instructor or guide</i>
Camel Riding <i>Cover Limitation: under supervision of a qualified instructor or guide</i>	Canoeing <i>Cover Limitation: up to grade 2 on rivers only</i>
Cave tubing <i>Cover Limitation: under supervision of a qualified instructor or guide and organized through a licensed operator</i>	Catamaran Sailing <i>Cover Limitation: under supervision of a qualified instructor or guide</i>
Charity or conservation work <i>Cover Limitations: strictly voluntary basis and organized by a registered charity or conservation organisation. Excludes manual work</i>	Clay Pigeon Shooting <i>Cover Limitation: under supervision of a qualified instructor or guide and organized through a licensed operator</i>
Climbing <i>Cover Limitation: indoor climbing walls only</i>	Cricket
Croquet	Cross Country Running <i>Cover Limitation: no racing</i>

Activity	Activity
Curling	Cycling <i>Cover Limitations: leisure only, no racing and to a maximum of 1,000 metres altitude</i>
Deep Sea Fishing <i>Cover Limitation: under supervision of a qualified instructor or guide</i>	Dingy Sailing <i>Cover Limitation: no racing and within sight of land at all times</i>
Dingy Sailing <i>Cover Limitation: no racing</i>	Dodge ball
Driving any motorcycle / moped / scooter (up to 250 cc) or a car, for which you are licensed to drive in your country of residence . <i>Cover Limitations: no motor rallies or racing. For scooter, mopeds or motorcycles you must wear a crash helmet and appropriate protective clothing</i>	Elephant Riding <i>Cover Limitation: under supervision of a qualified instructor or guide</i>
Falconry <i>Cover Limitation: under supervision of a qualified instructor or guide</i>	Fell Walking / Running / Rambling / Trekking <i>Cover Limitation: under 1,500 metres altitude</i>
Fencing	Fishing
Flotilla Sailing <i>Cover Limitation: under supervision of a lead skipper and within 20 miles of coastland or inland water</i>	Flying <i>Cover Limitation: as a passenger in a fully licensed passenger aircraft only</i>
Football <i>Cover Limitation: amateur only</i>	Fruit picking <i>Cover Limitation: no manual work</i>

Activity	Activity
<p>Geocaching <i>Cover Limitation: under 1,500 metres altitude</i></p>	<p>Glass-bottom boats and bubbles</p>
<p>Go Karting <i>Cover Limitation: under supervision of a licensed operator</i></p>	<p>Golf</p>
<p>Handball</p>	<p>Helicopter Rides / Tours <i>Cover Limitation: as a fare paying passenger in a fully licensed helicopter only</i></p>
<p>Hiking <i>Cover Limitation: under 1,500 metres altitude</i></p>	<p>Hill Walking <i>Cover Limitation: under 1,500 metres altitude</i></p>
<p>Hockey <i>Cover Limitation: field hockey only</i></p>	<p>Horse Riding <i>Cover Limitation: no polo, hunting, jumping, or racing and you must wear a helmet</i></p>
<p>Hot Air Ballooning <i>Cover Limitation: As a passenger under supervision of a licensed operator</i></p>	<p>Hydro Zorbing <i>Cover Limitation: under supervision of a licensed operator</i></p>
<p>Ice Skating <i>Cover Limitation: In a rink and no hockey or speed skating</i></p>	<p>Jet Boating <i>Cover Limitation: no racing and as a passenger with a licensed operator</i></p>
<p>Jet Skiing <i>Cover Limitation: no racing and under supervision of a licensed operator</i></p>	<p>Jogging</p>
<p>Kayaking <i>Cover Limitation: under supervision of a licensed operator and up to grade 2 on rivers only</i></p>	<p>Kite surfing</p>

Activity	Activity
Korfbal	Marathon running <i>Cover Limitation: no competitions</i>
Motor Boating <i>Cover Limitation: as a passenger under supervision of a licensed operator</i>	Mountain Biking <i>Cover Limitations: wearing a helmet and only casual or off road. No endurance, downhill, freeriding, four- cross, dirt jumping, trials, stunting or racing</i>
Narrowboat / Canal Cruising <i>Cover Limitation: inland waters only</i>	Netball
Office Work <i>Cover Limitation: purely office based managerial, supervisory, sales or administrative</i>	Orienteering <i>Cover Limitation: under 1,500 metres altitude</i>
Paint Balling <i>Cover Limitation: you must wear eye protection and appropriate safety clothing</i>	Parascending <i>Cover Limitation: towed by a boat over water only and with a licensed operator</i>
Pony Trekking <i>Cover Limitation: you must wear a helmet</i>	Rackets / Racquetball
Rambling / Walking <i>Cover Limitation: under 1,500 metres altitude</i>	Rifle Range Shooting <i>Cover Limitation: under supervision of a qualified instructor or guide and with a licensed operator</i>
Ringos <i>Cover Limitation: under supervision of a qualified instructor or guide and with a licensed operator</i>	River Tubing <i>Cover Limitation: under supervision of a qualified instructor or guide</i>
Roller Blading	Roller Skating

Activity	Activity
<p>Rounders / Softball</p>	<p>Rowing <i>Cover Limitation: no racing and within sight of land at all times</i></p>
<p>Running <i>Cover Limitation: no racing</i></p>	<p>Safari <i>Cover Limitation: under supervision of a qualified instructor or guide and organised with a licensed operator</i></p>
<p>Sail Boarding</p>	<p>Sailing / Yachting <i>Cover Limitation: No racing and within sight of land at all times</i></p>
<p>Sandboarding / Sand Dune Surfing</p>	<p>Sand Yachting</p>
<p>Scuba Diving Cover Limitation: to a maximum depth of 18 metres. 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)</p>	<p>Shark Diving <i>Cover Limitation: in a cage only and under supervision of a qualified instructor or guide. Organised through a licensed operator</i></p>
<p>Skateboarding <i>Cover Limitation: you must wear a helmet</i></p>	<p>Snooker, Pool or Billiards</p>
<p>Snorkelling</p>	<p>Squash</p>
<p>Stand-up Paddle-boarding</p>	<p>Surfing</p>
<p>Swimming <i>Cover Limitation: within sight of land at all times</i></p>	<p>Swimming with dolphins <i>Cover Limitations: under supervision of a qualified instructor or guide and organised through a licensed operator</i></p>
<p>Table Tennis</p>	<p>Tennis</p>

Activity	Activity
Tenpin Bowling	Track Events <i>Cover Limitation: amateur athletic events that take place on a running track</i>
Trampolining	Tree canopy walking
Trekking <i>Cover Limitation: under 1,500 metres altitude</i>	Tubing <i>Cover Limitation: under supervision of a qualified instructor or guide</i>
Tug of War	Volleyball
Wake Boarding	Walking <i>Cover Limitation: under 1,500 metres altitude</i>
Water Polo	Water Skiing
Wind Surfing	Whale Watching
Yoga	Zip Lining <i>Cover Limitation: under supervision of a qualified instructor or guide</i>
Zorbing <i>Cover Limitation: arranged with a licensed operator</i>	

Winter Sports

The following table confirms the winter sport activities that this **policy** will cover whilst **you** are on a **trip**. If **you** participate in any winter sports activities not mentioned in this table, **you** will not be covered by this **policy**.

If **you** take part in any of the winter sports activity listed below **you** must, wear a helmet and all appropriate safety equipment or protective clothing at all times.

Please note that a general exclusion of cover exists under **your policy** with **us** for claims arising directly or indirectly from **your** “self-exposure to needless peril”, this means that **we** will not pay **your** claim if **you** do not meet this **policy** condition.

Winter Sports Activity	Winter Sports Activity
Air Boarding	Big Foot Skiing
Blade Skating	Bum Boarding
Cross Country / Nordic Skiing	Dog Sledging
Dry Skiing	Glacier Walking <i>Cover Limitation: under supervision of a qualified instructor or guide and organised through a licensed operator</i>
Ice Hockey <i>Cover Limitation: non-competitive</i>	Ice Karting
Ice Windsurfing	Kick Sledging
Langlauf	Skiing off-Piste <i>Cover Limitation: under supervision of a qualified instructor or guide</i>
Skiing on-Piste	Sledging <i>Cover Limitation: as a passenger, pulled by horse or reindeer</i>
Snow Boarding <i>Cover Limitation: on-piste only</i>	Snow Mobiling
Snowshoe Walking	Snow Tubing
Tobogganing <i>Cover Limitation: under supervision of a qualified instructor or guide</i>	

Important 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 **existing medical condition** (unless **your existing medical condition** is confirmed in the list of acceptable medical conditions shown below) which existed at the latest date of either:

- the date and time of **you** booking a **trip** or;
- the start date of any **trip** or;
- the date and time **you** subscribed to **your** most recent **Metal account**.

There is no cover under this **policy** for any **existing medical conditions** not listed in the list of acceptable medical conditions.

If **you** have any **existing medical conditions** not listed below, **you** should consider purchasing an alternative travel insurance **policy** that meets **your** specific needs.

Acceptable Medical Conditions

Medical Condition	Cover Limitation(s) / Condition(s)
Acid reflux	If completely resolved
Acne	Provided that there is no ongoing treatment
Allergic rhinitis	Provided that there is no ongoing treatment
Arthritis	The affected person must be able to walk independently
Asthma	The affected person must have been diagnosed whilst under 50 years of age and the asthma controlled by no more than 2 inhalers

Medical Condition	Cover Limitation(s) / Condition(s)
Attention Deficit Hyperactivity Disorder	Provided you are not currently being treated
Blindness or partial sightedness	Provided you are not currently being treated
Carpal tunnel syndrome	Provided you are not currently being treated
Cataracts	Provided you are not currently being treated
Chicken pox	If completely resolved
Colds or influenza	If completely resolved
Cuts and abrasions	Not self- inflicted and require no medical attention
Cystitis	Provided you are not currently being treated
Deafness	Provided you are not currently being treated
Diarrhoea and vomiting	If completely resolved
Dyspepsia	Provided you are not currently being treated
Eczema	Provided you are not currently being treated
Enlarged prostate	Benign only
Essential tremor	Provided you are not currently being treated
Glaucoma	Provided you are not currently being treated

Medical Condition	Cover Limitation(s) / Condition(s)
Gout	Provided you are not currently being treated
Haemorrhoids	Provided you are not currently being treated
Hay fever	If completely resolved
Irritable bowel syndrome	If completely resolved
Ligament or tendon injury	Provided you are not currently being treated
Macular degeneration	Provided you are not currently being treated
Menopause	Provided you are not currently being treated
Migraine	Providing there are no ongoing investigations
Nasal polyps	Provided you are not currently being treated
Nut allergy that, if left untreated, does not require hospital treatment	Provided you are not currently being treated
Premenstrual Syndrome or Premenstrual Tension	Provided you are not currently being treated
Psoriasis	Provided you are not currently being treated
Repetitive Strain Injury	Provided you are not currently being treated
Sinusitis	Provided there is no ongoing treatment
Skin or wound infections	If completely resolved with no current treatment
Tinnitus	Provided you are not currently being treated
Tonsillitis	Provided you are not currently being treated

Medical Condition	Cover Limitation(s) / Condition(s)
Underactive thyroid	Provided you are not currently being treated
Urticaria	Provided you are not currently being treated
Varicose veins	Provided you are not currently being treated

Cover relating to the health of a close relative or travel companion(s)

This **policy** does not cover for any claims arising from an **existing medical condition** (unless shown in the accepted **medical conditions** list) of any person on whom **your trip** depends unless the **medical practitioner** can state that, at the time of booking a **trip** or subscribing to **your** most recent **Metal account** (whichever is later) he / she would have seen no substantial likelihood of a **close relative** or **travel companion(s) medical condition** deteriorating to such a degree to cause a necessary cancellation or **curtailment** claim. If the **medical practitioner** will not confirm this, any claim arising from an **existing medical condition** will not be covered.

All claims arising from a terminal prognosis, any set of symptoms where a diagnosis has not been made and any **medical condition** for which a **close relative** is on a waiting list for or has knowledge of the need for surgery, treatment or investigation at a **hospital** (as an inpatient or outpatient), clinic (a doctor's surgery, a medical specialist's or physiotherapist's clinic, or a nursing home) at the time of booking a **trip** or subscribing to **your** most recent **Metal account** (whichever is later) are not covered.

Reciprocal Health Agreements

If **you** do not use national healthcare provisions under the applicable reciprocal healthcare arrangement for **your** country of travel, this may affect the amount **we** pay out in the event of a claim if **you** suffer a **serious illness** or **bodily injury**.

If **you** have any questions, please contact **our emergency assistance service** on **+44 (0) 1733 224 956**.

Section A - Cancellation or Curtailment

This section provides cover for the reasons shown under the 'what is covered' section below and apply per **trip**. The maximum amount of money this section can pay the **Metal account holder** is £5,000 per **trip**.

This **policy** provides cover for cancellation and **curtailment** for specific reasons only. Please note that even if **you** claim for a reason that is unforeseen or out of **your** control, there is no cover under this **policy** unless the reason is listed under the 'what is covered' section below.

What is covered

We will pay **you** up to £5,000 for any unused travel and accommodation costs which **you** cannot recover directly if your **trip** is cancelled or **cut short** for one of the following reasons.

1. The death, **bodily injury**, or **serious illness** of:
 - a. **you**;
 - b. **your travel companion(s)**;
 - c. any person **you** have arranged to stay with temporarily, during **your trip**; or
 - d. **your close relative**.
2. **You**, or **your travel companion**, doing jury service, or are required to attend a court of law as a witness.
3. **You**, or **your travel companion**, are made **redundant**.
4. The police have asked **you** to stay at **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious people or **theft**.

Special conditions for cancellation or curtailment claims

1. **You** must tell **your** travel agent, tour operator, and **public transport** or accommodation provider as soon as **you** know it is necessary to cancel **your trip**. If **you** do not, then **we** are only responsible for the cancellation charges that would have applied at that date.
2. If **you** cancel **your trip** due to any **bodily injury** or **serious illness**, **you** must contact a **medical practitioner** immediately for treatment or advice (or both). **You** must also provide a medical certificate from a **medical practitioner** stating that **your bodily injury** or **serious illness** prevents **you** from travelling on **your booked trip**.
3. If **you cut short your trip** due to any **bodily injury** or **serious illness**, **you**

must get a medical certificate from a **medical practitioner** immediately to confirm it is medically necessary for **you** to return to **your country of residence** before **your** booked return date.

4. **You** may only claim under either section A - cancellation or **curtailment** or section B - delayed departure for the same **incident**, not both.

What is not covered

1. The **excess** per **incident**.
2. For cancellation claims, any **existing medical condition** which existed at the time of booking a **trip** or subscribing to **your** most recent **Metal account** (whichever is later) unless **your existing medical condition** is confirmed as being covered in the list of acceptable medical conditions in this **policy** wording.
3. For **curtailment** claims any **existing medical condition** which existed at the time of booking a **trip** or at the start of any **trip** unless **your existing medical condition** is confirmed as being covered in the list of acceptable medical conditions in this **policy** wording.
4. Any **curtailment** claim when **you** are travelling against professional medical advice or would be travelling against the advice of a **medical practitioner** had **you** asked their advice.
5. The cost of airport departure duty, taxes, and fees.
6. Any claims arising directly or indirectly from:
 - a. **redundancy** caused by or resulting from misconduct leading to dismissal, resignation or voluntary **redundancy**, or if **you** were warned or told about **redundancy** before **you** booked any **trip** or subscribed to **your** most recent **Metal account** (whichever is later);
 - b. circumstances **you** knew about before **you** booked any **trip** or subscribed to **your** most recent **Metal account** (whichever is later), which could reasonably have been expected to result in **you** cancelling or **cutting short your trip**;
 - c. any claim relating to any reason set out under the important conditions relating to health section of this wording.
7. Travel tickets paid for using any **Frequent traveller programme** or mileage reward scheme.
8. **You** not wanting to travel, for any reason.
9. Losing or not having the correct documents that **you** need to travel (for example, passport, visa, inoculation certificates, travel tickets).
10. Any claim for pregnancy which falls outside of the definition of

complications of pregnancy and childbirth.

11. Any payment amount of more than £5,000 per **trip**.
12. Anything mentioned in the general exclusions section.

Section B - Delayed Departure

This section provides cover for the reasons shown under the ‘what is covered’ section below whilst **you** are on a **trip**. The maximum amount of money this section can pay the **Metal account holder** is £340 per **trip**.

What is covered

If the scheduled **international outbound trip** or **international inbound trip** departure of the **public transport** on which **you** are booked to travel on according to **your** travel itinerary, is delayed departing by at least 4 hours due to:

1. **Adverse weather**, or;
2. Strike action, or;
3. Industrial action, or;
4. Mechanical breakdown or technical fault of the **public transport** that **you** are booked to travel on, or;
5. Closure of air space directly due to volcanic eruption; or
6. Closure of air space directly due to a natural disaster.

We will pay **you** an initial compensation amount of £100 if **you** are delayed for more than 4 hours and an additional compensation amount of £80 for each complete hour **you** are delayed after the initial 4 hour period, up to a maximum compensation amount of £340 per **trip**.

Special conditions for delayed departure claims

1. **You** must check in to depart, in accordance with **your** travel itinerary.
2. **You** must get written confirmation from **your public transport** provider to confirm the number of hours **you** were delayed.
3. **You** must get written confirmation from **your public transport** provider to confirm the reason for **your** delay.
4. **You** must keep to the terms and conditions of **your** contract with the travel agent, tour operator or **public transport** provider.
5. **You** may only claim under either section A - cancellation or **curtailment** or section B - delayed departure for the same **incident**, not both.

What is not covered

1. Any claim arising directly or indirectly from:
 - a. strike or industrial action taking place or made public by the date **you** booked any **trip** or subscribed to **your** most recent **Metal account** (whichever is later); or
 - b. **public transport** being withdrawn from service (temporarily or permanently) on the recommendation of the civil aviation authority; port authority, or any other similar body in any country.
2. Any claim that relates to a delay that occurs within 72 hours of **you** taking out this **policy**.
3. Any delay that occurs that is not **your international outbound trip** or **international inbound trip**.
4. A missed departure or a late arrival at **your** destination.
5. Any other loss or extra expenses **you** incur as a result of a delayed departure, for example telephone calls, any form of communication expenses, loss of earnings, additional car parking costs, additional travel expenses or additional accommodation expenses.
6. Any claim for a cancelled flight, (even if this flight is cancelled before its scheduled departure time as per **your** travel itinerary).
7. Any delay of a **domestic flight**.
8. Any delay of a **connecting flight**.
9. Any airport or port security alerts, this includes delays resulting from drone alerts or similar security events.
10. Any payment for more than £340 per **trip**.
11. Anything mentioned in the general exclusions section.

Section C - Delayed Baggage

This section provides cover for the reasons shown under the ‘what is covered’ section below whilst **you** are on a **trip**. The maximum amount of money this section can pay the **Metal account holder** is £400 per **trip**.

What is covered

We will pay **you** up to £400 in reimbursement for the purchase of emergency replacement clothing, medication and / or toiletries that **you** have purchased and for which **you** can provide either original receipts and/ or original credit card or bank statements if **your** checked in **baggage** is temporarily delayed during **your**

international outbound trip (including a **connecting flight**) and is not returned to **you** within 4 hours.

Special conditions for delayed baggage claims

1. **You** must get written confirmation from **your public transport** provider to confirm the number of hours that **your baggage** was delayed.
2. **You** must get written confirmation from **your public transport** provider to confirm the reason for **your baggage** delay.
3. **You** must keep to the terms and conditions of **your** contract with the travel agent, tour operator or **public transport** provider.
4. **You** must evidence **your** purchases and keep original receipts to substantiate **your** purchase of emergency replacement clothing, medication and / or toiletries, if **you** cannot substantiate **your** purchases, then no reimbursement will be made by **us**.

What is not covered

1. Any claim that relates to a **baggage** delay that occurs within 72 hours of **you** taking out this **policy**.
2. Any delay that is not associated with **your international outbound trip**.
3. **Baggage** delayed on **your international inbound trip**.
4. Any other loss or extra expenses **you** incur as a result of a temporary loss of **your baggage**, for example telephone calls, any form of communication expenses, loss of earnings, additional travel expenses or additional accommodation expenses.
5. Any claim that cannot be substantiated with either original receipts and/ or original credit card or bank statements that substantiate **your** purchase of emergency replacement clothing, medication, and toiletries.
6. Any claim for **baggage** items that are permanently lost, **stolen** or damaged.
7. Any claim due to **your baggage** being delayed by customs or any port authority.
8. Any **domestic flight(s)**.
9. Any payment for more than £400 per **trip**.
10. Anything mentioned in the general exclusions section.

Section D – Baggage, Personal Money and Passports

This section provides cover for the reasons shown under the ‘what is covered’ section below, whilst **you** are on a **trip** and apply per **trip** during **your period of insurance**. The maximum amount of money this section can pay is £1,000 for the **Metal account holder** and £1,000 per **travel companion(s)** per **trip**.

What is covered

We will pay **you** up to £1,000 for the **accidental loss** or **theft** of or damage to **your baggage** whilst **you** are on a **trip**. The most **we** will pay for **valuables** is £250, a **single item** is £250, and a **pair or set** is £250.

We will also pay **you** up to £500 for reasonable extra travel and accommodation expenses (room only) incurred by **you** outside of **your country of residence** while having to get an emergency passport or visa (or both), to return to **your country of residence** if **your** original passport or visa (or both) are **stolen**.

We will also pay **you** up to £250 for the **theft** or **accidental loss** of **cash** during **your trip**.

Special conditions for baggage, personal money and passport claims

1. **You** must report the **accidental loss, theft,** or attempted **theft** of all **baggage** to the local police within 24 hours of discovering it has been lost or **stolen** and get a written report from them.
2. If **your baggage** is accidentally lost, **stolen** or damaged while in the care of a carrier, a **public transport** company or hotel, **you** must give them written details of the loss, **theft** or damage and get written confirmation from them that **you** reported the loss, **theft** or damage.
3. If **your baggage** is accidentally lost, **stolen** or damaged while in the care of an airline, **you** must do the following:
 - a. get a property irregularity report from the airline.
 - b. give formal written notice of the claim to the airline within the time limit included in their conditions of carriage (please keep a copy of **your** notice). If **you** do not do this, **you** will not be covered under this insurance **policy**.
4. **You** must supply original receipts for lost, **stolen** or damaged items as these will help **you** to support **your** claim. The most **we** will pay for any **single item** which **you** cannot supply an original receipt, proof of purchase or

insurance valuation (which **you** got before the **incident** date of **your** claim) for is £50. The most **we** will pay for all such **unsubstantiated** items is £150.

5. **You** can only claim for **cash** withdrawn using **your Metal account**.
6. If **your baggage** is damaged while in the care of a carrier, an airline, a **public transport** company or hotel, **we** will pay for the repair costs for the damage only (unless **your baggage** is confirmed as being damaged beyond repair by a reputable company).
7. For damaged items, please provide an estimate for repair or if the item is damaged beyond repair, **we** require written confirmation of this from a relevant tradesman. Please retain all damaged items as **we** may require them to be forwarded to **our** offices.
8. If **your baggage** is considered irretrievably lost, **we** will require an ILR (Irretrievably Lost Report) from the airline confirming that they have ceased searching for **your baggage**.
9. **You** may only claim under Part 1 section D – **baggage**, personal money and passports or Part 1 section G – **sports equipment** or Part 2 purchase protection insurance, for the same **incident**.
10. For **theft** or **accidental loss** claims, **we** will pay the **purchase price** less a deduction for wear, tear and depreciation in value, as follows:
 - up to 1 year old - 85% of **purchase price**
 - up to 2 years old - 70% of **purchase price**
 - up to 3 years old - 50% of **purchase price**
 - over 4 years old – nil

What is not covered

1. The **excess** per **incident** (payable for claims made by the **Metal account holder** and **travel companion(s)**).
2. Any claim under this section that occurs within 72 hours of **you** taking out this **policy**.
3. Loss or **theft** of or damage to **valuables** left **unattended** at any time.
4. Loss or **theft** of or damage to **baggage** left **unattended** at any time (including in a **vehicle** or while in the care of a carrier), unless they were in a locked hotel safe or locked safety deposit box or left in **your** locked (doors and all windows) accommodation.
5. Loss or **theft** of **personal money** or passports left **unattended** at any time (including in a **vehicle** or while in the care of a carrier), unless they were in

- a locked hotel safe or locked safety deposit box or left in **your** locked (doors and all windows) accommodation
6. Loss or damage due to **your baggage** being confiscated or detained by customs or any other authority.
 7. Any claim for **sports equipment**.
 8. Any payment for more than £1,000 per person per **trip**.
 9. Anything mentioned in the general exclusions section.

Section E - Emergency Medical Expenses

This section provides cover for the reasons shown under the 'what is covered' section below, whilst **you** are on a **trip** and apply per **trip** during **your period of insurance**. 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**. The maximum amount of money this section can pay is £10,000,000 for the **Metal account holder** and £10,000,000 per **travel companion(s)** per **trip**.

What is covered

We will cover up to £10,000,000 for **your** emergency medical expenses (or emergency dental treatment up to a financial limit of £300) if **you** suffer a **serious illness** or a **bodily injury** or are quarantined (on the orders of **your** treating **medical practitioner**), during **your trip** for:

1. Emergency medical treatment, including the costs of transport to take **you** to a **hospital**, which is outside **your country of residence**.
2. Emergency medical treatment if **you** or **your travel companion(s)** receive a positive diagnosis of **coronavirus (COVID-19)**, including the costs of transport to take **you** to a **hospital**, which is outside **your country of residence**.
3. Expenses incurred outside **your country of residence** 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 country of residence**. This includes extra costs **you** have to pay to return to **your country of residence** if **you** cannot use **your** booked transport;
 - b. returning **you** to **your country of residence**, if it is deemed 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 **close relative** or friend who has to stay with **you** or travel to be with **you**.
4. Reasonable related expenses incurred if **you** die:
 - a. outside **your country of residence**, for funeral costs outside **your country of residence**; or
 - b. for returning **your** body or ashes to **your country of residence**.
5. Emergency dental treatment (natural teeth only) up to a financial limit of £300, for immediate pain relief outside **your country of residence**.

Special conditions for emergency medical expense claims

1. **You** must contact the **emergency assistance services** immediately on **+44 (0) 1733 224 956** if **you** are admitted to **hospital** or before any arrangements are made for **your** repatriation. There is no cover under this **policy** for expenses run up by **you** without getting **our** approval beforehand.
2. **You** must contact the **emergency assistance service** on **+44 (0) 1733 224 956** 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.
3. Private medical treatment is not covered unless authorised specifically by the **emergency assistance service**.
4. All expenses and costs for accommodation, transport and costs exceeding £500 (or the local equivalent) must have the prior agreement of the **emergency assistance service**.
5. In the event of **your bodily injury** or **serious illness** **we** reserve the right to relocate **you** from one **hospital** to another **hospital** and to arrange **your** repatriation to **your country of residence** at any time. **We** will do this if in the opinion of the **emergency assistance service** **you** can be moved safely and / or travel safely to **your country of residence** to continue treatment. If **you** choose not to move **hospital** or return to **your country of residence** all cover will end on that date and **we** will not pay for any costs **you** incur after this date when it was deemed safe for **your** relocation and / or return to **your country of residence**.
6. **You** must provide **us** with receipts, invoices and medical reports for all costs and expenses **you** incur.
7. **You** must accept the decisions of the **emergency assistance service** about the most suitable, practical, and reasonable solution to any medical emergency.
8. 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

1. The **excess** per **incident** (payable for claims made by the **Metal account holder** and **travel companion(s)**).
2. Any **existing medical condition** which existed either at the time of booking a **trip** or at the start of any **trip** or subscribing to **your** most recent **Metal account** (whichever is later); unless **your existing medical condition** is confirmed in the list of acceptable medical conditions.
3. Any claim when **you** are travelling against professional medical advice or would be travelling against the advice of a **medical practitioner** had **you** asked their advice.
4. Any claim when **you** are travelling with the intention of seeking any form of medical treatment.
5. Any treatment or expenses in **your country of residence**.
6. 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.
7. Any treatment that the **emergency assistance service** confirms can reasonably wait until **you** return to **your country of residence**.
8. Any expenses or treatment funded by a reciprocal healthcare agreement or private health **policy**.
9. 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**.
10. Any claim relating to a tropical disease if **you** have not had the recommended inoculations and / or taken the recommended medication as directed, for **your** destination.
11. Any cosmetic surgery.
12. Any dental work involving the use of precious metals or non-natural teeth.
13. The extra costs of single or private accommodation in **hospital**, or any treatment or services provided by a spa, nursing home or rehabilitation centre.
14. The cost of telephone calls, other than for **your** first call to the **emergency assistance service** or for receiving calls from the **emergency assistance service**.

15. The cost of taxi fares, other than the cost of **your** first taxi fare that takes **you** to a **hospital** or an appropriate medical establishment to receive medical attention.
16. **Normal pregnancy or childbirth.**
17. **Your** wilful, self-inflicted 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).
18. **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).
19. Any payments **you** would normally have made during **your trip** or which do not fall within the events insured by the **policy**.
20. Anything mentioned in the general exclusions section.

Section F – Personal Liability

This section provides cover for the reasons shown under the ‘what is covered’ section below and apply per **trip** during **your period of insurance**. Cover under this section is only applicable to the **Metal account holder** and to an **incident** that occurs outside of their **country of residence**. The maximum amount of money this section can pay the **Metal account holder** is £1,000,000 per **trip**.

What is covered

We will pay up to £1,000,000, including legal costs and expenses, towards any amount the **Metal account holder** becomes legally liable to pay as compensation for any claim or series of claims arising from an **incident** or cause relating to the below.

1. **Bodily injury**, death, or **serious illness** to any person **you** do not employ or who is not a **close relative** or **travel companion(s)** or member of **your** household whilst **you** are on a **trip**.
2. Loss of or damage to property that does not belong to and is not in the charge of or under the control of **you**, a **close relative**, a **travel companion(s)**, anyone **you** employ or any member of **your** household, other than any temporary **trip** accommodation occupied (but not owned) by **you** whilst **you** are on a **trip**.

Special conditions for personal liability claims

1. **You** must give **us** written notice as soon as possible of any **incident** which may give rise to a claim.
2. **You** must forward every letter, writ or summons to **us** as soon as **you** receive it.
3. **You** must not admit any liability, or pay, offer to pay, promise to pay, or negotiate any claim without **our** written permission.
4. **We** are entitled to take over and carry out in **your** name the defence of any claims for indemnity or damages. **We** will decide whether and how to carry out any negotiation or proceedings and settle any claim, and **you** must give **us** all the necessary information and help **we** need.
5. If **you** die, **your** legal representatives will be protected by this cover, as long as they keep to the terms and conditions outlined in this **policy**.

What is not covered

1. Any **incident** that occurs within **your country of residence**.
2. Compensation or legal costs arising directly or indirectly from the following:
 - a) liability **you** have under an agreement unless **you** would have that liability even if the agreement did not exist.
 - b) **you** are carrying out any business, trade, profession, or occupation or supplying goods or services.
 - c) **you** owning or using **vehicles**, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts or canoes).
 - d) any disease or virus being passed on.
 - e) **you** owning or occupying land or buildings (other than occupying any temporary **trip** or holiday accommodation).
3. The most **we** will pay per **incident** is £1,000,000.
4. Anything mentioned in the general exclusions section.

Section G – Sports Equipment

This section provides cover for the reasons shown under the ‘what is covered’ section below, whilst **you** are on a **trip**. The maximum amount of money this section can pay the **Metal account holder** is £1,500 per **trip**. Cover for **sports equipment** whilst in the care of an airline is strictly limited to **incidents** of damage only.

What is covered

We will pay **you** up to £1,500 for the **accidental loss** or **theft** of or damage to **your sports equipment** whilst **you** are on a **trip**. The most **we** will pay for a **single item** or for a **pair or set** is £750, and claims are calculated on the lowest amount of either:

- the cost of hiring replacement **sports equipment**, or;
- the value of the **sports equipment** that is **accidentally lost** or **stolen** less a deduction for applicable **wear and tear** (as per the table below), or;
- the cost of repairing **sports equipment**.

Special conditions for sports equipment claims

1. **You** must report the **accidental loss, theft**, or attempted **theft** of all sports equipment to the local police within 24 hours of discovering it has been lost or **stolen** and get a written report from them.
2. If **your sports equipment** is accidentally damaged while in the care of a carrier, a **public transport** company or hotel, **you** must give them written details of the loss, **theft** or damage and get written confirmation from them that **you** reported the loss, **theft** or damage.
3. **You** must make every reasonable effort to recover lost or **stolen sports equipment**.
4. If **your sports equipment** is accidentally damaged while in the care of an airline, **you** must do the following:
 - a) get a property damage report or a property irregularity report from the airline.
 - b) give formal written notice of **your** incident and **your** claim to the airline within the time limit included in their conditions of carriage (please keep a copy of **your** notice). If **you** do not do this, **you** will not be covered under this insurance **policy**.
5. **You** must supply original receipts for accidentally lost or **stolen** items as these will help **you** to support **your** claim. The most **we** will pay for any **single item** of **sports equipment** which **you** cannot supply an original receipt, proof of purchase or insurance valuation (which **you** got before the **incident** date of **your** claim) for is £200. The most **we** will pay for all such **unsubstantiated** items is £300.
6. If **your sports equipment** is damaged, **we** will pay for the repair costs for the damage only (unless **your sports equipment** is confirmed as being damaged beyond repair by a reputable company).
7. For damaged items, please provide an estimate for repair or if the item is damaged beyond repair, **we** require written confirmation of this from a

relevant tradesman. Please retain all damaged items as **we** may require them to be forwarded to **our** offices.

8. **You** may only claim under Part 1 section D – **baggage**, personal money and passports or Part 1 section G – **sports equipment** or Part 2 purchase protection insurance, for the same **incident**.
9. For **theft** or **accidental loss** claims, **we** will pay the **purchase price** less a deduction for **wear and tear** (and depreciation in value) as follows:
 - up to 1 year old - 90% of the **purchase price**
 - up to 2 years old - 70% of the **purchase price**
 - up to 3 years old - 40% of the **purchase price**
 - over 4 years old – nil

What is not covered

1. The **excess** per **incident**.
2. Damage due to **wear and tear**.
3. Any **sports equipment** that is not directly compatible to a covered Sport and activity covered by this insurance **policy** and as listed in this **policy** wording.
4. Any claim for **sports equipment** that occurs within 72 hours of **you** taking out this **policy**.
5. Any claim associated with an electrical or mechanical breakdown.
6. Loss or **theft** of or damage to **sports equipment** left **unattended** at any time unless **you** have:
 - a) securely locked (all doors and windows) the **sports equipment** in a building or a specific storage facility designed to store **sports equipment**.
 - b) locked **your sports equipment** using a specialised locking mechanism (that is appropriate and suitable to the item of **sports equipment**).
7. Loss or **theft** of **sports equipment** that is in the care of an airline.
8. Loss or damage due to **sports equipment** being confiscated or detained by customs or any other authority.
9. Any costs associated with returning **sports equipment** to **your home**.
10. Any payment for more than £1,500 per **trip**.
11. Any claim for **accidental loss** or **theft** of or damage to **your sports equipment** in **your country of residence**.
12. Anything mentioned in the general exclusions section.

Section H - Car Hire Excess

This section provides cover for the reasons shown under the ‘what is covered’ section below and applies to all **insured persons**. Cover is applicable to all **car rental agreements** outside of **your country of residence** and to **car rental agreements** inside **your country of residence** where the original pick up location of **your rental car** is over 200km from **your home**. Cover is restricted to a maximum duration of 31 consecutive days. The maximum amount of money this section can pay the **Metal account holder** or **travel companion(s)** is £2,000 per **trip**.

What is covered

We will pay you up to £2,000 for the **theft** or damage (windscreens, any glass, roof, or tyres only) to **your rental car** which **you** are responsible for paying under the terms of **your car rental agreement**.

This means that if **your rental car** is damaged during **your car rental agreement**, we will refund **you** the **excess** amount, up to a maximum of £2,000, which **you** are charged by **your car rental company**.

Special conditions for car hire excess claims

1. **Your** cover starts when **you** collect **your rental car** from the **car rental company**, in accordance with **your car rental agreement**.
2. **Your** cover ends when **you** return **your rental car** to the **car rental company**, in accordance with **your car rental agreement**.
3. All claims must be supported by a copy of **your car rental agreement**.
4. Cover under this section is provided restricted to a maximum duration of 31 consecutive days.

What is not covered

1. Any expenses other than a **car rental** excess.
2. Any claim where **you** do not hold a valid driving licence.
3. Any **car rental agreement you enter into** within 200km of **your home**.
4. Any claim where **you** have not entered into a **car rental agreement**.
5. Any claim for costs relating to damage to the interior of a **rental car**, for example burns or tears to seats or upholstery.
6. Any claim for mis-fuelling of the **rental car**.
7. Any claim for replacement keys for the **rental car**.
8. Any claims for costs of cleaning a **rental car**.
9. Any claim for towing costs of the **rental car**.
8. Any claim that is not supported by a full copy of **your car rental agreement**.

9. Any claim for scratches or damage to the external paint, bumper, or body of the **rental car**.
10. Any claim for a **vehicle** that is not a **rental car** (as defined by this agreement).
11. Any service fees, administration fees, fines, penalties, or similar fees invoiced by the **rental company**.
12. Any payment for more than £2,000 per **trip**.
13. Anything mentioned in the general exclusions section.

Part 2: Purchase Protection

Purchase Protection Insurance

This section provides cover for the reasons shown under the 'what is covered' section below for **eligible item(s)**. Cover under this section is only applicable to the **Metal account holder** only. **Your Metal account** must have been used to pay for **eligible item(s)** in full and cover under this section is not associated with a **trip**.

What is covered

We will pay the **Metal account holder** for **incidents** of **theft** or **accidental damage** of **eligible item(s)** that occur within 180 days from the date of purchase, provided that the **eligible item(s)**:

- had a **purchase price** between £100 and £2,000; and
- are new and unchanged at the time of purchase; and
- were purchased by **you**;
- were entirely paid for using **your Metal account**; and
- were **stolen** or accidentally damaged in **your country of residence**.

The most **we** will pay for an **eligible item(s)** is £2,000. The maximum amount **we** will pay in any rolling 12-month period is £6,000.

Special conditions for purchase protection claims

1. **You** must supply an itemised purchase receipt for the **eligible item(s)** which were **stolen** or accidentally damaged.
2. **You** must supply proof that **your Metal account** was used to purchase the **eligible item(s)**.
3. **You** must report all **thefts** to the local police within 24 hours of discovery and get a written report from them.
4. **Accidental damage** because of an attempted **theft** must be reported to the local police within 24 hours of discovery and **you** must get a written report from them.
5. **You** are required to provide a detailed account of the circumstances surrounding the claim, including photographs and video evidence (if this applies).
6. The following documents must be submitted to **us** if requested:
 - a. a written police and / or **incident** report;
 - b. an estimate from a reputable business for the cost of repair;
 - c. any other document reasonably required by **us** to process **your** claim.
7. **You** must claim through an alternative insurance policy (for example, a devices or gadget insurance policy, a household contents policy) before

claiming with **us**. Where another insurance policy covers **your incident**, we will pay only **you our** proportionate liability.

8. For damaged **eligible item(s)**, we will pay the repair cost only unless the damage is confirmed to be beyond repair in writing by a reputable business. Please retain all damaged **eligible item(s)**, as **we** may require them to be forwarded to **our** offices as part of the claim settlement process.
9. **You** may only claim under Part 2 purchase protection insurance or Part 1 section D – **baggage**, personal money and passports or Part 1 section G – **sports equipment** for the same **incident**.

What is not covered

1. The **excess** per **incident**.
2. **Incident(s)** outside **your country of residence**.
3. Any **eligible item** with a **purchase price** of less than £100.
4. Any **eligible item** with a **purchase price** of more than £2,000.
5. Any payment amount greater than £6,000 in a rolling 12-month period.
6. Any claim for **accidental damage** to **eligible item(s)** occurring more than 180 days after purchase.
7. Any claim if **your Metal account** has not been used to pay for **eligible item(s)** in full.
8. Any claim for pre-owned items, newly purchased items that have been rebuilt, refurbished or returned and re-sold.
9. **Accidental damage** to **eligible item(s)** that were not purchased by **you** using **your Metal account**.
10. Loss or damage due to **your eligible items** being confiscated or detained by customs or any other authority.
11. Mail order purchases or purchases of **eligible item(s)** made from an online site, until delivered and accepted by **you**.
12. Non-receipt, damage to, loss or theft of **eligible item(s)** while being transported under a freight, postal, delivery or courier service.
13. Plants, animals, consumables, air conditioners and perishables.
14. Any claim for items that are rented, leased or borrowed.
15. Anything purchased for resale or commercial use.
16. Any claim for **eligible item(s)** stolen from a **vehicle** or trailer.
17. Any claim for buildings, fixed structures such as fitted carpet or flooring and other external fixtures such as swimming pools, hot tubs,

- playgrounds, cabins, greenhouses, garages, sheds, fences or other comparable structures.
18. Any claim for a **vehicle**, snow blowers, lawnmowers, golf carts, lawn tractors, motorized wheelchairs or any of their respective parts or accessories.
 19. Any claim for travellers cheques, **cash**, documents of any kind, tickets of any kind, precious metals, gems and jewellery (including watches), rare or precious coins, stamps, art or comparable products, fur coats.
 20. Any claim for a **mobile phone(s)** of any kind.
 21. Any claim for a **tablet device(s)** of any kind.
 22. Any claim for downloadable services or computer software.
 23. Any claim for medical or dental equipment.
 24. Items purchased for professional or commercial use.
 25. Damage due to **wear and tear**, alteration, superficial damage, scratches, fading or cosmetic defects.
 26. Loss resulting from confiscation by any government, public authority or customs official.
 27. Any gifts **you** receive.
 28. Any claim for **eligible item(s)** left **unattended** in a public place.
 29. Washing, ironing or dry cleaning of **eligible item(s)**.
 30. Anything mentioned in the general exclusions section.

How to Claim

Emergency medical assistance: in-patient

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 (0) 1733 224 956**.

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** to **your country of residence** when this is considered to be medically necessary.

When contacting the **emergency assistance service**, to avoid any delays please quote **your** unique **Revolut Metal policy** number as detailed on **your statement of insurance** and state that **you** hold a **Revolut Metal policy** with White Horse Insurance Ireland dac.

Emergency medical assistance: out-patient

For out-patient treatment, **you** should pay the doctor, **hospital** or clinic yourself and claim back medical expenses from **us** on **your** return to **your country of residence**.

Please beware of requests for **you** to sign for excessive treatment or charges. If **you** have a doubt regarding any such requests, please contact the **emergency assistance service** for guidance.

To claim back your self-paid medical expenses on **your** return to **your country of residence** **you** should call **+44 (0) 2034 257 982** or email revolut@broadspire.eu (for **EEA** residents) or email revolut@broadspiretpa.co.uk (for **United Kingdom** residents).

All other travel insurance claims

Please call **+44 (0) 2034 257 982** or email revolut@broadspire.eu (for **EEA** residents) or email revolut@broadspiretpa.co.uk (for **United Kingdom** residents) to register **your** claim.

When **you** contact **us** please ensure **you** have the following information as **we** will require it to register **your** claim: **your Revolut Metal policy** number; actual or intended **trip** dates; **incident** date; brief circumstances of **your** claim and value of **your** claim.

Please note that **your** claim may be delayed if **you** are unable to provide **us** with the above information.

All purchase protection claims

Please call **+44 (0) 2034 257 982** or email revolut@broadspire.eu (for **EEA** residents) or email revolut@broadspiretpa.co.uk (for **United Kingdom** residents) to register **your** claim.

When **you** contact **us** please ensure **you** have the following information as **we** will require it to register **your** claim: **your Revolut Metal policy** number; **incident** date; brief circumstances of **your** claim and value of **your** claim.

Please note that **your** claim may be delayed if **you** are unable to provide **us** with the above information.

To help **us** improve **our** service, clarify information provided and to assist in detecting and preventing fraud, calls may be recorded.

Complaints Process

There may be times when **you** feel **you** don't get the service **you** expect from **us**. Here's **our** complaints process to help **you**.

For a complaint about this **policy** or the **Revolut** app:

Please submit **your** complaint through the **Revolut** in-app support.

Alternatively submit **your** complaint to **Revolut** using the following link:
<https://www.surveymonkey.co.uk/r/9599PS9>

For a complaint about how **your** claim has been dealt with:

- Email: **complaints@white-horse.ie**
- Write to: Customer Experience Manager, White Horse Insurance Ireland dac, First floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland, V14 CA36.

The Customer Experience Manager will issue a final response to **your** complaint. If **we** can't resolve **your** complaint, **you** have the right to refer to the Financial Services and Pensions Ombudsman

- Email: **info@fspo.ie**
- Telephone: **00353 1 567 7000**
- Write to: Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, Republic of Ireland, D02 VH29.

Data Protection Notice

White Horse Insurance Ireland dac holds **your** personal information in accordance with all applicable data protection laws.

To administer **your policy** White Horse Insurance Ireland dac, will collect and use information about **you** provided by **you** and **Revolut**. White Horse Insurance Ireland dac is a data controller and is responsible for this personal information as the insurer of the product. **Revolut** is an independent data controller as your intermediary for the sale and distribution of the product – their privacy policy is available at <https://www.revolut.com/legal/privacy>

This notice applies to anyone who is insured under this insurance **policy** and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by **us** for the purposes of administering **your policy**; including decision making on provision of insurance cover, underwriting, processing and claims handling. **We** may also use **your** personal information for other related matters such as customer service, analysis, complaints handling and the detection and prevention of crime. The information **you** and **Revolut** have supplied may be passed to other insurers and reinsurers for underwriting and claims purposes or to other third-party service providers used by us in fulfilling **your** insurance contract.

We may send **your** personal information in confidence to other companies who provide services to **us** for processing and storage. This may mean sending information to countries outside of the **United Kingdom**, European Union or **European Economic Area** that may not have the same levels of privacy legislation as in the **United Kingdom**, European Union or **European Economic Area**. When **we** do this, **we** will ensure that **we** transfer the data securely and according to regulatory requirements. Through **your** subscription to this insurance **policy**, **your** consent is provided for such use of **your** personal data.

You have various rights in relation to personal information that is held by **us**, including the right to request access to **your** personal information, the right to

correct inaccurate personal information, or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest.

This notice explains certain aspects of how **we** use **your** information and what rights **you** have in relation to **your** personal information; however, **you** can obtain more information about how **we** use **your data** by reviewing **our full** privacy policy. **Our** privacy policy is available to read on **our** website www.whitehorseinsurance.eu although you can also email a request to **us** at **referrals@white-horse.ie** or by writing to the Data Protection Officer, White Horse Insurance Ireland dac, First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, V14 CA36, Republic of Ireland.

Your data will be treated in accordance with **our** privacy policy.