

TRAVEL INSURANCE

Insurance Product Information Document

White Horse Insurance Ireland dac

Insurance Undertaking authorised by the Central Bank of Ireland Authorisation No. C33607

Registered Office: Rineanna House, Shannon Free Zone, Shannon, Co. Clare, Ireland.

Product: Revolut Metal Policy - EEA Residents

This document is intended to provide a summary of the main cover and exclusions of your travel insurance policy. It provides general information only – please refer to the policy wording for the full terms and conditions of cover.

What is this type of Insurance?

This policy is a travel insurance policy that provides cover for each Revolut Metal account holder, as summarised under the 'What is insured?' section below.



What is insured?

- ✓ Cancellation or Curtailment.
- ✓ Delayed Departure.
- ✓ Delayed Baggage.
- ✓ Baggage, Personal Money and Passports.
- ✓ Emergency Medical Expenses.
- ✓ Coronavirus Expenses.
- ✓ Personal Liability.
- ✓ Sports Equipment.
- ✓ Car Hire Excess.



What is not insured?

- ✗ Any existing medical condition(s) that are not listed under the "Acceptable Medical Conditions" in the policy wording.
- ✗ The excess.
- ✗ Travelling against medical advice.
- ✗ Cutting short your trip where not medically necessary.
- ✗ Certain Sports & Activities.
- ✗ Self-exposure to needless danger.
- ✗ Baggage, money or passports left unattended.
- ✗ Valuables left unattended at any time.
- ✗ Wilful, self-inflicted injury, solvent or drug abuse.
- ✗ Any claims relating to you drinking too much alcohol, your alcohol abuse or your alcohol dependency.
- ✗ You not following the travel advice issued by the government of your country of residence.
- ✗ Your participation in or practice of any professional sports or professional entertaining or competitive activities.
- ✗ This policy does not offer cover for circumstances known to you at the time of subscribing to a Metal account which may result in a claim.
- ✗ Damage or loss resulting from criminal acts, negligence or fraud.
- ✗ Any claims relating to pandemics or epidemics.
- ✗ Any claims caused by or relating to coronavirus or any fear or threat concerning coronavirus. This general exclusion applies to all sections of this policy apart from Section F - Coronavirus Expenses, provided that you are not travelling against the travel advice issued by the government of your country of residence.



Are there any restrictions on cover?

- ! This policy is not designed to insure known or publicly announced events. Cover for Coronavirus is stated under section F - Coronavirus Expenses.
- ! Trip durations are restricted to a maximum duration period of 90 consecutive days and no cover is provided by this policy whatsoever for trips which exceed this duration.
- ! Financial limits apply to individual cover sections.
- ! Car hire excess cover is restricted to a maximum duration period of 31 consecutive days per trip.
- ! There is no cover for baggage items or sports equipment that are more than 4 years old on the start date of any trip.
- ! This policy is available for European Economic Area residents only.
- ! You must meet the definition of a trip.
- ! Cover for cancellation and curtailment is provided for specific circumstances only and as stated in the policy wording.
- ! You must be registered under the healthcare system in your country of residence.
- ! Cover is not provided for travel companion(s) if they travel independently of the Revolut Metal account holder.
- ! Cover is not available to persons over 76 years of age at the time of subscribing to a Metal account or at the start of any trip.



Where am I covered?

Cover is provided for travel to any country in the world, provided you follow the travel advice issued by the government of your country of residence.



What are my obligations?

- You must provide Revolut with honest, accurate and complete information for anyone to be covered under this insurance policy.
- You must tell Revolut immediately if any information that they hold is incorrect or changes.
- You must use reciprocal health agreements.
- You must take all reasonable precautions to avoid bodily injury, serious illness, damage of or loss to your baggage and take all practical steps to safeguard yourself and your property.
- In the event of a claim, you must notify us as soon as possible. Information on how to claim is detailed in the policy wording.
- You must contact the emergency assistance service if you are admitted to hospital as an inpatient.



When and how do I pay?

You benefit from this policy when you sign up for a Revolut Metal account.



When does the cover start and end?

Cancellation cover begins when you book your trip or subscribe to your most recent Revolut Metal account (whichever is later).

All other cover (excluding Section A - Cancellation) starts when you begin a trip.

Cover ends when you are no longer eligible for this insurance, when you return to your country of residence, when you have been on a trip for more than 90 consecutive days or when we no longer cover this policy (whichever happens first).



How do I cancel the contract?

You can cancel this insurance at any time by contacting Revolut.