Certificate of Insurance

Attaching to and forming part of Policy Number: HRV68404 and subject to the terms, conditions and exclusions thereof.

Group policyholder*:*	Revolut Bank UAB
Insurance Intermediary:	Revolut Insurance Europe UAB
Insured Person(s): Persons meeting the **Eligibility Criteria** and who have activated the insurance coverage in the Revolut app.	
Period of Insurance: 9 calendar months from the **Commencement Date**, being the date on which **You** activate cover in the Revolut app having met the **Eligibility Criteria** at the time.	
Premium: Paid in full by the Group Policyholder. No premium is payable by **You**.	
Operative time(s): 24 hours a day.	
Policy Wording: Policy reference: RevPW08102026	
Insured object: The Insured Person's pecuniary interests related to loss of income resulting from Temporary Total Disablement or Involuntary Loss of Employment.	
Insurance group: Accident & Health Insurance	
Type of insurance: Loss of Income Insurance	

Table of Benefits	
Item	**Benefit Period and Waiting Period**
1. Temporary Total Disablement	€1,000 per month or 50% of **Gross Monthly Wage**, whichever is the lesser.
Waiting Period	5 consecutive days
Benefit Period	up to a total of 3 months The benefit is payable for up to 3 months, payable from the first day of **Temporary Total Disablement**, once the **waiting period** has been exceeded. There is no payment if the period of **Temporary Total Disablement** is less than 5 days.
2. Involuntary Loss of Employment	€1,000 per month or 50% of **Gross Monthly Wage**, whichever is the lesser.
Waiting Period	30 consecutive days
Benefit Period	up to a total of 3 months The benefit is payable for up to 3 months, payable from the first day of **Involuntary Loss of Employment**, once the **waiting period** has been exceeded. There is no payment if the period of **Involuntary Loss of Employment** is less than 30 days.
	The maximum **Benefit** payable in respect of any one claim is €3,000. The maximum **Benefit** payable in respect of 2 or more claims in any **Period of Insurance** shall not exceed €6,000.

This insurance is underwritten by AIG Europe S.A., an insurance undertaking with R.C.S. Luxembourg number 218806. AIG Europe S.A. has its head office at 35 D Avenue J.F. Kennedy, L-1855, Luxembourg, http://www.aig.lu/.

AIG Europe S.A., Ireland branch has its registered branch office at 30 North Wall Quay, International Financial Services Centre, Dublin 1, D01 R8H7, Ireland and branch registration number 908876. AIG Europe S.A. is authorised by the Ministère des Finances and supervised by the Commissariat aux Assurances in Luxembourg and is regulated by the Central Bank of Ireland for consumer protection rules. Contact details of the Central Bank of Ireland are P.O. Box 559, North Wall Quay, Dublin 1, D01 F7X3, Ireland. E-mail: enquiries@centralbank.ie Web: http://www.centralbank.ie. The Commissariat aux Assurances has its office at 11 rue Robert Stumper, L-2557 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, Email: caa@caa.lu, Web: http://www.caa.lu/.