

Event Ticket Protection

It can be frustrating when You are missing Your favorite band's concert, because You are too sick to attend. Fortunately, there is Event Ticket Protection.

When You are unable to attend a concert, theatrical, recreational, or sporting Event for a covered reason and You purchased a Covered Event Ticket(s) with Your Revolut Account and/or rewards programs associated with Your Account, You are eligible for reimbursement. You need to use Your Account to purchase the entire cost of the Covered Event Ticket. You will only be reimbursed up to the cost of the unused nonrefundable Covered Event Ticket or the program limit, whichever is less.

Event Ticket Protection will reimburse You, up to a maximum of one thousand dollars (\$1,000.00) per Covered Event Ticket, one thousand dollars (\$1,000.00) per Covered Event and one thousand dollars (\$1,000.00) annually per Account for the cost of Your unused nonrefundable Covered Event Tickets including any applicable processing fees associated with the purchase of the Covered Event Ticket up to the lesser of 10% of the Covered Event Ticket's face value or twenty five dollars (\$25)

When does it apply?

The Event Ticket Protection benefit applies only if You miss the ticketed Covered Event for one of the following covered reasons:

- Sickness, Accidental Injury or Death of the Ticket Holder or Ticket Holder's Family Member
- Ticket Holder is directly involved in a traffic accident while en route to the Covered Event (as evidenced by a police report).
- Ticket Holder's public transportation (including airplane, train, bus, subway) is delayed due to strike, industrial action, breakdown or adverse weather conditions causing the Ticket Holder to miss the Covered Event.

In order to file a claim for reimbursement, You will need copies of Your card receipt, Your unused tickets, as well as any other documents requested by the Benefit Administrator.

What isn't covered?

This benefit will not provide reimbursement for the following:

- Any unauthorized purchases made with Your Account
- Tickets for which the entire purchase price is not paid for with

Your Account

- Tickets which are refundable
- Tickets purchased for non-Covered Events
- Tickets purchased for Events occurring outside the U.S. or Canada
- Tickets printed on buttons and wristbands

- Covered Event Tickets which do not specify the name, date and time of the Covered Event and the price of the Covered Event Ticket
- Covered Event Tickets purchased for resale, professional or commercial use

How to File an Event Ticket Protection Claim:

1. Within twenty (20) days of the date of the missed Covered Event, immediately notify the Benefits Administrator at 1-800-587-9989. The Benefits Administrator will answer Your questions and send You a claim form.
2. Return the claim form and the requested documentation below within ninety (90) days of the date of the missed Covered Event to the address provided by the Benefits Administrator.

Please submit the following documents:

- The completed signed claim form
- A copy of the monthly billing statement (showing the last 4 digits of the Account number) demonstrating that the purchase was made on Your Account
- A copy or screenshot of the original Covered Event Ticket (partial tickets are not eligible for coverage); and whichever of the following is applicable:
 - o A copy of a police report in the event of a traffic accident while en route to the scheduled Event
 - o A copy of a letter from Your Physician outlining illness that caused the scheduled Event to be missed
 - o Copy of death certificate
 - o Copy of letter from the public transportation carrier which caused the delay, forcing the Ticket Holder to miss the scheduled Event

Definitions:

- **Account** means Your Revolut credit or prepaid card issued in the United States.
- **Accidental Injury** means bodily injury caused by an accident occurring while this coverage is in effect. The Accidental Injury must be verified, in writing, by a licensed Physician.
- **Covered Event** means a theatrical, recreational or sporting event or concert occurring within the United States or Canada for which a Covered Event Ticket is purchased.
- **Covered Event Ticket** means a non-refundable ticket for a Covered Event purchased by an Eligible person using a covered Account.
- **Eligible Person** means a cardholder who pays for their ticket by using their eligible Account and/or rewards programs associated with their covered Account.
- **Family Member** means a spouse, mother, father, son, daughter, mother-in-law or father-in-law or grandparents of the Ticket Holder.
- **Physician** means a licensed practitioner of the healing arts, acting within the scope of his/her license. The treating Physician may not be the cardholder, a Family Member, or one

of the Ticket Holders.

- **Sickness** means an illness or disease that is diagnosed or treated by a Physician after the date of the Ticket purchase.
- **Ticket Holder** means Eligible Person(s) and their Family Members who charged a Covered Event Ticket to the Eligible Person's Account.
- **You or Your** means an Eligible Person or Your Family Members who purchase a ticket to Your eligible Account and/or rewards programs associated with Your covered Account.

Additional Provisions for Event Ticket Protection Coverage:

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- You must comply with all of the following conditions in order for Your claim to be eligible: The cardholder must not be aware of any Ticket Holder's illness at the time a Covered Event Ticket is purchased that would inhibit the Ticket Holder's ability to attend a Covered Event. For series/season Tickets and multi-day passes, please note that a particular covered reason may not be used for cancellation of more than one day or Covered Event. The cardholder must make all necessary preliminary arrangements for timely arrival to the Covered Event.
- You must not be aware of any material fact, matter or circumstance at the time a Covered Event Ticket is purchased which is likely to give rise to a claim.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect no benefit shall exist for such claim and Your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of payment made to You. You must provide the Benefit Administrator all assistance as may be reasonably required to secure all rights and remedies.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than three (3) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits and policy have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to cardholders whose Accounts have been suspended or canceled.

- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify You at least 30 days in advance.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

Claims Snapshot draft

1. Issue: You can't attend a concert in which You purchased a Covered Event Ticket with Your Account, because You have the flu.
2. Within 20 days: Benefits Administrator must be notified of the incident.
3. Within 90 days: Claim form must be submitted with supporting documents.
4. Resolution: Claim settled.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-587-9989.