

This document consists of two Parts:

Part I: Revolut Bank UAB (French Branch)

Part II: Revolut Bank S.A.

If your account is being migrated to Revolut Bank S.A., please scroll down to the terms that apply to you.

Part I:

Revolut Bank UAB - French Branch - Terms



METAL TRAVEL PROTECTION

 [DOWNLOAD](#)

HOW DOES IT WORK?

TRAVEL PROTECTION IS PROVIDED FOR MANY UNEXPECTED EVENTS THAT CAN HAPPEN BEFORE OR DURING YOUR TRIP.

XCover.com's Travel Protection is arranged by our partner [Revolut](#).

It protects [you](#) for various events such as medical emergencies, delayed departures, and stolen [baggage](#). The medical protection covers [you](#) if you become [ill](#) or get injured while travelling internationally, including with Covid-19. This policy does not cover illness or [injury](#) that are pre-existing at the time of booking.

You're protected for up to 30 days for trips purchased using your Revolut Metal Plan.

This is a high-level summary. Your [certificate](#) and policy wording will outline full details of your protection, limits and [excess](#).

SUMMARY OF YOUR PROTECTION

All benefits apply per beneficiary except in case of the 'Emergency accommodation in case of a trip interruption' benefit.

TRIP CANCELLATION PROTECTION COVERS YOU IF...

- ✓ You have to cancel your [trip](#) because you or a [ticket holder](#) are injured or become [ill](#), including Covid-19 related cancellations.

TRIP INTERRUPTION PROTECTION COVERS YOU IF...

- ✓ You have to interrupt or cut short your trip because you or a [ticket holder](#) become ill or injured, including with Covid-19.

MEDICAL PROTECTION COVERS YOU IF...

- ✓ You or a ticket holder need urgent or unplanned medical treatment for an illness (including Covid-19) or [injury](#), while travelling internationally.

BAGGAGE PROTECTION COVERS YOU IF...

- ✓ Your [personal property](#), including electronics, are accidentally damaged, destroyed, or stolen during your trip.
- ✓ Your [baggage](#) is delayed or lost in transit.

MISSED SPORTING EVENTS PROTECTION COVERS YOU IF...

- ✓ You or a ticket holder become ill (including Covid-19) or injured and have to miss a sporting event.
- ✓ Your event is cancelled by the carrier because of bad weather.

PERSONAL LIABILITY PROTECTION COVERS YOU IF...

- ✓ You're responsible for the illness, injury or death of another person.
- ✓ You're responsible for damage to property that does not belong to you.

TRIP DELAY PROTECTION COVERS YOU IF...

✓ Your trip is delayed due to a natural disaster, travel carrier delay or traffic accident.

TABLE OF BENEFITS

The protection includes the following benefits, limits and excess...

Benefit	Limit	Excess
✓ Trip Cancellation - Reimbursement of non-refundable trip costs, cancellation fees, and rebooking fees in case of a trip cancellation	€5,000.00	10% (deducted from the claim amount) up to a max. of €50
✓ Trip Interruption - Reimbursement of unused, non-refundable trip costs if your booking is cut short	€5,000.00	10% (deducted from the claim amount) up to a max. of €50.00
✓ Additional transport costs if your trip is cut short	Economy class ticket	
✓ Emergency accommodation in case of a trip interruption	A total max of €200.00 for each night of enforced delay for all beneficiaries beyond your initial departure time, for up to 5 nights	
✓ Medical Protection	€10,000,000.00	
✓ Emergency medical expenses abroad	Per max limit abroad	
✓ Emergency dental expenses abroad	€300.00	10% (deducted from the claim amount)
✓ Assistance in finding a doctor or medical facility	Arranged by XCover Assist	
✓ Medical repatriation	Arranged by XCover Assist	
✓ Search and rescue	€5,000.00	
✓ Overseas funeral costs or repatriation of the deceased	Arranged by XCover Assist	
✓ Return of dependents	Arranged by XCover Assist	
✓ Travel costs to reunite with a hospitalised friend or family member	Arranged by XCover Assist	
✓ Baggage Protection - Personal property protection	Max. €1,000.00 Up to €250.00 per item (if you have a receipt) Up to €150.00 per item (if you don't have a sales receipt but have proof of purchase) Max. 50% of the replacement cost of the item, up to €150.00 per item (if you don't have a sales receipt or proof of purchase)	10% (deducted from the claim amount) up to a max. of €50.00

Benefit	Limit	Excess
✓ Baggage delay of more than 8 hours - if you have a receipt (outbound journeys only)	€400.00	
✓ Baggage delay of more than 8 hours - if you don't have a sales receipt but have proof of purchase (outbound journeys only)	€200.00	
✓ Loss of travel documents - cost of an emergency passport or visa and related expenses	€500.00	
✓ Loss of travel documents - remaining value	Actual remaining value	
✓ Trip Delay Protection - Trip delay with expenses incurred (after 8-hour delay)	€100.00 per hour after a 8-hour delay. Max. €500.00	
✓ Trip delay without expenses incurred (after 8-hour delay)	€70.00 per hour after a 8-hour delay. Maximum €350.00	
✓ Personal liability	€1,000,000.00	
✓ Missed Activity Protection - Missed sporting activity	€200.00	
✓ Sport Equipment - Sports Cover	€1,500.00	
✓ Rental Sport Equipment - Sports Cover	€300.00	

YOU'RE NOT COVERED...

- ✗ If your claim is in any way related to a pre-existing medical condition.
- ✗ If the event (that causes your claim) takes place before you subscribed to the [Metal plan](#), or the Premium or Ultra plans in case of a change in plan membership.
- ✗ If you're travelling against the advice of a [medical practitioner](#).

HOW CLAIMS WORK

Medical Emergencies

Please contact us as soon as possible if you're admitted to hospital as we may be able to cover your expenses directly with the hospital.

XCover Assist is here to help 24/7 if you're suffering from an acute medical illness or injury and need **urgent medical attention**.

Please contact us on:

- Czechia - [+420 2 34076685](#).
- Denmark - [+45 7 8717314](#).
- Finland - [+358 75 3252490](#).
- Iceland - [+354 5 395067](#).
- Republic of Ireland - [+353 1 6994488](#).
- Lithuania - [+370 700 33005](#).
- Netherlands - [+31 970 1020 4154](#).
- Romania - [+40 31 2296081](#).
- Slovakia - [+421 2 32606285](#).
- Sweden - [+44 23 8144 9963](#).
- All other countries - [+44 23 8144 9963](#).

To speed up the process, have the relevant documents ready when you [submit your claim](#). For example, for any medical claim you'll need proof of medical expenses and a doctor's certificate. For a step-by-step guide, visit our [Help Centre](#).

Requirement to contact us

You or someone acting on your behalf must contact us once you're aware you'll be admitted as an inpatient for at least one night's stay. If you don't contact us as soon as you're aware of your admittance and this causes our costs to increase, we'll only pay for the customary and reasonable costs we would have paid if you had contacted us straight away. Additional transportation or accommodation costs are only covered when they are pre-authorised by us.

Non-emergency medical assistance

For non-urgent medical assistance, start the process by visiting our [Claims Centre](#).

Flight reimbursement

If the airline reschedules or cancels your flight, the airline will refund you or provide a credit note. If it's cancelled within 14 days of your [departure date](#), you may be able to seek additional compensation under the Flight Compensation Regulation (EC No 261/2004) if your flight was within the EU. You can [find more information here](#).

For everything else, go to xcover.com/claim to start your claim.

For all claims, we require, as a minimum, a detailed description of the event. We may [request documents](#) during the claim process such as [booking invoices](#) and receipts. If the required documents are not provided to us the claim may be rejected or the status changed to "Pending".

You may also be eligible to access medical treatment using your European Health Insurance Card. For more information about the European Health Insurance Card, please visit the [European Commission](#).

CANCELLING YOUR POLICY

Your policy will be automatically cancelled when your Revolut [Metal Plan](#) is cancelled or changed to another account type. It cannot otherwise be cancelled.

WHEN AM I PROTECTED?

You're protected for trips, which start and end at your home, for up to 30 days.

To be protected, you must have an active Revolut Metal Plan and use this account to pay for your accommodation and the [main commercial or public transport](#) to and from your destination, unless you can prove that your Revolut card has been stolen. Your Revolut Metal Plan must remain open (without interruption) from when you book your trip and you must be able to provide receipts to prove that you used your Revolut Metal Plan to pay for your trip and accommodation.

Other ticket holders are protected when they travel with the Revolut Metal Plan holder that paid for the trip unless separated due to a natural disaster or unavoidable circumstance.

For tours to be accepted as a main transport, they must last for more than two days and include multiple destinations with overnight stopovers.

If your Revolut card is stolen and you're unable to pay for your trip using your Revolut Metal Plan, you may be protected. We'll ask for evidence that your account has been suspended and will require a police report, dated within 48 hours of the theft of your Revolut card.

YOUR QUESTIONS ANSWERED...

If you have any questions about your protection please log in to your XCover Account and visit our [Help Centre](#).

We've selected a few of our more popular FAQs below but more are available on XCover.com.

- [How do I activate my XCover Account?](#)
- [What documents do I need to make a claim?](#)
- [How do I make a change, cancel or get a refund for my XCover Protection?](#)
- [Where are my XCover Protection documents?](#)
- [How do I make a claim?](#)

Visit our [Help Centre](#) for a full list of our most frequently asked questions.

POLICY WORDING

ABOUT YOUR COVER

Your [certificate](#) and this wording outline the coverage, limits, exclusions and excess.

You're protected for trips of up to 30 days, if all of the below criteria are fulfilled:

1. You must use your Revolut Metal Plan to pay for the main commercial or public transport to and from your destination. This does not apply if you use your private car.
2. You must use your Revolut Metal Plan to pay for your accommodation.
3. You must provide receipts or statements to prove your Revolut Metal Plan was used to pay for your main commercial or public transport and accommodation.
4. Your Revolut Metal Plan must remain open from the time you book your trip without interruption.
5. Other beneficiaries are only covered for the time they travel with the Revolut Metal Plan holder who paid for the trip unless you're separated due to unavoidable circumstances.

You're only covered if the trip starts and ends within a 30-day period unless your trip is extended due to unavoidable circumstances. Travel must be scheduled to start and end at your home.

Please note: If due to loss or theft of your Revolut card, you're unable to make a payment or pre-booking, we'll waive the requirement to pay/pre-book the main transport and accommodation with your Revolut Metal Plan. You must prove that your account was suspended and in case of theft provide a police report. We may also ask for further evidence.

TRIP CANCELLATION

We'll reimburse you for:

- Cancelled, non-flight, non-refundable trip costs, cancellation fees, and rebooking fees.
- Cancelled, non-refundable flight costs, cancellation fees, and rebooking fees.

YOU'RE PROTECTED IF...

You or a ticket holder have to cancel or reschedule your trip due to any of the following:

1. Illness, injury or death (including Covid-19) of you or a ticket holder. A [doctor](#) must confirm the medical necessity to cancel the trip in case of illness or injury.
2. If a [close relative/family member](#) not travelling with you is injured or becomes ill, including with Covid-19. The condition must be considered life-threatening by a doctor or require hospitalisation.
3. Your [home](#) becomes suddenly and unexpectedly [uninhabitable](#).
4. You (or a ticket holder) are summoned for legal proceedings during your trip.
5. Due to a [natural disaster](#) or [adverse weather](#) event the trip is cancelled by the travel carrier, leaving you out of pocket or with more than 24 consecutive hours delay. If you can get to your original destination another way during the scheduled trip dates, we'll reimburse you for:
 1. Existing or additional costs, such as accommodation, that you have to pay that can't be recovered from the travel supplier.
 2. The necessary cost of the alternative transportation in a similar or lower class of service as you were originally booked with your travel carrier.
 3. The cost of any lost prepaid accommodations caused by your delayed arrival.
6. You or a [travelling companion](#) is in a traffic accident on the departure date and:
 1. needs medical attention;
 2. or the vehicle needs to be repaired because it's not safe to operate.
7. You or a travel companion become involuntarily unemployed and notice of this unemployment was given after your trip was booked. The following conditions must be fulfilled:
 1. The unemployment must not be your or your travel companions' fault.
 2. The employment must have been permanent and not temporary.
 3. The employment must have lasted for at least 12 months before the unemployment.
8. You or a travel companion secure a new permanent and paid employment after your trip was booked. Presence at work must be required during the originally scheduled trip dates.
9. You, your spouse or a travel companion's primary residence is permanently relocated by at least 150 km because of a transfer by your employer after your trip was booked. The notice of the transfer must also be given after your trip was booked.

10. You or a ticket holder are active first responders and are called upon to provide aid or relief following an emergency during the originally scheduled trip dates.
11. You, a travelling companion, or a family member serving in the armed forces are recalled for active duty during your trip.
12. You miss at least half of your trip due to one of the following:
 1. A travel carrier delay (this does not include a travel carrier's cancellation prior to the day of your departure).
 2. A [strike or industrial action](#), unless threatened or announced prior to the date your trip was booked.
 3. A natural disaster.
 4. Roads are closed or impassable due to severe weather.
 5. Civil disorder, unless it rises to the level of political risk.
13. You or a ticket holder's required travel [documents](#) are stolen or lost. You must make diligent efforts and provide proof of your attempt to secure replacement [documents](#) that would allow you to keep the originally scheduled trip dates.
14. A family member or your service animal passes away on or after the start date shown on your certificate.
15. You or a travel companion is medically unable to receive an immunisation that is required for entry into a destination.
16. You or a travelling companion receive a legal notice to attend an adoption proceeding during your trip.
17. You or a travelling companion can't start your trip as planned because either has to be quarantined. The quarantine must be caused by a contagious disease (including Covid-19). If the quarantine is due to an epidemic or [pandemic](#) (including Covid-19), it must be specifically and individually designated by name in an order or directive to be placed in quarantine.

For claims related to Covid-19, our claims team will require a PCR test as proof.

If you cut your trip short you'll be paid based on the number of [unused days](#) you have remaining, not including any amounts recoverable or recovered from third parties such as airlines, booking agents and travel suppliers.

YOU (OR ANY OTHER TICKET HOLDERS) ARE NOT COVERED...

1. For any exclusion listed under "General exclusions".
2. For the cost of any medical tests or certificates.
3. For the attendance at a legal proceeding if it's due to your occupation (for example, if you're attending in your capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation).
4. If your airline or carrier cancels your flight prior to the day of your departure. If the airline reschedules or cancels your flight, the airline will refund you or provide a credit note. If it's cancelled within 14 days of your departure date, you may be able to access additional compensation under the Flight Compensation Regulation (EC No 261/2004). You can [find more information here](#).
5. If you have to quarantine and the quarantine order is applied:
 1. to some segment or all of a population, geographical area, building or vessel (including shelter-in-place, stay-at-home, safer-at-home or other similar restrictions), or
 2. based on where the person is travelling, including origin point, in-transit and final destination.

These limitations apply even if the quarantine order or directive specifically designates you or a travelling companion by name to be quarantined.

TRIP INTERRUPTION

We'll reimburse you for:

- Unused, non-flight, non-refundable trip costs.
- Unused, non-refundable flight costs.
- Additional accommodation and transportation expenses if the interruption causes you to stay at your destination (or the location of the interruption) longer than originally planned.

YOU'RE PROTECTED IF...

You or a ticket holder have to interrupt or cut short your trip due to any of the following:

1. Illness, injury or death (including Covid-19) of you or a ticket holder. A doctor must confirm the medical necessity to interrupt the trip in case of illness or injury.
2. If a close relative/family member that is not travelling with you is injured or becomes ill, including with Covid-19. The condition must be considered life-threatening by a doctor or require hospitalisation.
3. Your [home](#) becomes suddenly and unexpectedly [uninhabitable](#).
4. You (or a ticket holder) are summoned for legal proceedings during your trip.

5. Due to a natural disaster or adverse weather event the trip is cancelled by the travel carrier, leaving you out of pocket or with more than 24 consecutive hours delay. If you can get to your original destination another way during the scheduled trip dates, we'll reimburse you for:
 1. Existing or additional costs, such as accommodation, that you have to pay that can't be recovered from the travel supplier.
 2. The necessary cost of the alternative transportation in a similar or lower class of service as you were originally booked with your travel carrier.
 3. The cost of any lost prepaid accommodations caused by your delayed arrival.
6. You or a travelling companion is in a traffic accident and:
 1. needs medical attention;
 2. or the vehicle needs to be repaired because it's not safe to operate.
7. You or a ticket holder are active first responders and are called upon to provide aid or relief following an emergency during the originally scheduled trip dates.
8. You or a travelling companion is a passenger on a hijacked aircraft, train, vehicle, or vessel.
9. You, a ticket holder, or a family member serving in the armed forces are recalled to active duty while you're on your trip.
10. You miss at least half of your trip due to one of the following:
 1. A travel carrier delay (this does not include a travel carrier's cancellation prior to your departure date).
 2. A strike or industrial action, unless threatened or announced prior to the date your trip was booked.
 3. A natural disaster.
 4. Roads are closed or impassable due to severe weather.
 5. Civil disorder, unless it rises to the level of political risk.
11. You or a ticket holder's required travel documents are stolen or lost. You must make diligent efforts and provide proof of your attempt to secure replacement documents that would allow you to keep the originally scheduled trip dates.
12. A family member or your service animal passes away during your trip.
13. You or a travelling companion can't start your trip as planned because either has to be quarantined. The quarantine must be caused by a contagious disease (including Covid-19). If the quarantine is due to an epidemic or pandemic (including Covid-19), it must be specifically and individually designated by name in an order or directive to be placed in quarantine.

For claims related to Covid-19, our claims team will require a PCR test as proof.

If you cut your trip short you'll be paid based on the number of unused days you have remaining, not including any amounts recoverable or recovered from third parties such as airlines, booking agents and travel suppliers.

YOU (OR ANY OTHER TICKET HOLDERS) ARE NOT COVERED...

1. For any exclusion listed under "General exclusions".
2. For the cost of any medical tests or certificates.
3. For the attendance at a legal proceeding if it's due to your occupation (for example, if you're attending in your capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).
4. If your travel carrier or airline cancels your trip for any reason. This doesn't include natural disasters or adverse weather.
5. If you have to quarantine and the quarantine order is applied:
 1. to some segment or all of a population, geographical area, building or vessel (including shelter-in-place, stay-at-home, safer-at-home or other similar restrictions), or
 2. based on where the person is travelling, including origin point, in-transit and final destination.

These limitations apply even if the quarantine order or directive specifically designates you or a travelling companion by name to be quarantined.

MEDICAL PROTECTION

If you require emergency medical attention, seek care at your destination. We aren't a healthcare provider, we can help you with care and assistance options after your injury or illness.

Please contact XCover Assist as soon as possible for any injury due to an accident, illness or disease which requires your admittance to hospital as an in-patient or before any arrangements are made for your repatriation. We'll only cover in-patient treatment if it's medically necessary, which means that a diagnosis can't be made or treatment can't be safely and effectively provided on an out-patient or day-care basis.

- You or someone on your behalf must contact us before any arrangements are made for your repatriation. If we did not authorise and arrange the transportation, we'll only pay up to what we would have paid if we had made the arrangements. We'll not assume any responsibility for any transport arrangements that we did not authorise or arrange.

- Please contact XCover Assist as soon as possible if you need to be admitted to a hospital as an inpatient or are in need of receiving a higher-cost treatment. We may be able to guarantee payments or arrange direct billing within the limits of your 'Emergency medical expenses' cover (subject to the acceptance by the medical provider).

We'll pay for the following medical treatment costs and related expenses incurred during your trip abroad if:

- You become ill (including with Covid-19) or suffer an injury and it becomes necessary for you to receive treatment from a medical practitioner to prevent serious harm if it's not treated before your return home, as an inpatient, daycare-patient or outpatient.
- We'll only reimburse charges that are usual and reasonable in accordance with standard and generally accepted medical procedures. If we consider a claim to be inappropriate, we reserve the right to decline your claim or reduce the amount we pay.

Your outstanding medical expenses are paid after we have sought reimbursement via alternate sources such as reciprocal health agreements (these are common in Europe but limited), private medical insurance, social security, statutory health insurance, or any other provider that may cover you.

Medical evacuation, medical repatriation and emergency flights

The XCover Assist Team will choose care options such as medical evacuation, medical repatriation and emergency flights for you or a carer or companion.

If you become ill or injured while on your trip, and you're deemed well enough to travel by your treating medical practitioner and our medical team, we'll arrange your transport to your home or home country. Your transport will be via regularly scheduled services in the same class as your original ticket unless otherwise medically necessary. We may also arrange and pay for a medical escort if it's deemed medically necessary.

Where applicable, any refund or credit of your original flight will either be deducted from any payment made to you or will be used to contribute to your emergency transport cost.

Medical transport

If you become ill or injured during your trip, we'll pay for emergency transportation from the location of the incident to a registered medical facility.

If we decide that the medical facility you're transported to is unable to offer the care you need, we'll arrange and pay for your transportation to a suitable medical facility in the country you're in or your home country. You can also choose to be medically evacuated to your home country if appropriate care is unavailable.

We may also arrange and pay for a medical escort if it's deemed medically necessary.

If you spend or are expected to spend more than 14 days in inpatient care and are medically stable, we'll also arrange and pay for your transportation to your home country.

Additional accommodation and transport costs

Additional accommodation and transport expenses to a medical facility are covered.

- We'll pay accommodation costs for you and/or one person to stay with you (or travel from your home country to stay with you).
- We'll reimburse your taxi fares to your medical facility.

We'll also pay transport costs (same class of service that was originally booked) for a friend or family member to travel to you if you're hospitalised for more than 72 hours or suffer a sudden life-threatening condition.

Return costs of dependents

Travel costs of your travelling companions, (17 or under or dependents) are covered. We'll cover their travel costs to return to your primary residence or a location of your choice in your country of residence.

We'll also cover the travel costs (same class of service that was originally booked) for an adult family member to accompany your travelling companions if necessary.

You're covered if...

- you're told by the treating doctor you will be hospitalised for more than 24 hours, or you pass away during your trip; and
- you don't have an adult family member travelling with you that is able to care for the travelling companions (17 or under or dependents).

Dental treatment

Emergency dental treatment is covered if you need immediate pain intervention or surgery.

Search and rescue

We'll pay the cost of search and rescue activities by a professional rescue team if:

- you're reported missing during your trip or you have to be rescued from a physical emergency in a remote location; or
- a government operation is not underway to rescue you; or
- if you cannot be reached by ground ambulance due to being in a remote location.

Funeral costs

Overseas funeral costs or repatriation of the deceased are covered. We'll make the necessary arrangements.

YOU'RE NOT COVERED...

1. For any exclusion listed under "General exclusions".
2. For any claims caused by pre-existing medical conditions as outlined in the list of exclusions section "Pre-existing medical conditions".
3. For any costs incurred prior to your trip or for any care provided after your trip ends.
4. For any costs when you're travelling against the advice of your medical practitioner or our medical practitioner, or any government office, including local government authority, national authority or the World Health Organisation.
5. For any cost that is incurred because the treatment is not medically necessary to prevent serious harm to you before your return home.
6. For incorrect use of medications.
7. If it was foreseeable before your trip that a claim would be likely to occur during your trip.
8. For any claim resulting from vehicle usage where you or the driver of your vehicle:
 1. Did not have an appropriate licence, or
 2. Were not permitted to drive or
 3. Violated applicable road laws.
9. For any non-emergency care or services in general and will not pay for the following care and services in particular:
 1. Elective cosmetic surgery or care;
 2. Annual or routine examinations or consultations;
 3. Long-term care;
 4. Allergy treatments (unless life-threatening);
 5. Examinations, consultations or care related to or loss of/damage to hearing aids, dentures, eyeglasses and contact lenses;
 6. Physiotherapy, rehabilitation or palliative care (except as necessary to stabilise you);
 7. Experimental treatment; and
 8. Any other non-emergency medical or dental care.
10. For any claim arising from your failure to obtain any recommended vaccines, inoculations or medications prior to your trip.

CONDITIONS RELATED TO MEDICAL TRANSPORT AND EVACUATION

1. You or someone acting on your behalf must contact us, and we must make all transportation arrangements in advance. If we did not authorise and arrange the transportation, we'll only pay up to what we would have paid if we had made the arrangements. We won't assume any responsibility for any transportation arrangements that we did not authorise or arrange.
2. Medical transport must be medically necessary.
3. All decisions about your evacuation must be made by medical practitioners licensed in the countries where they practise.
4. You must comply with the decisions made by our assistance and medical teams. If you do not comply, you effectively relieve us from any responsibility and liability for the consequences of your decisions, and we reserve the right to not provide protection.
5. One or more emergency transportation providers must be willing and able to transport you from your current location to the identified hospital or medical facility.
6. Any special requirements for your transport must be medically necessary. For example, if more than one seat is medically necessary for you to travel.

PERSONAL LIABILITY

YOU'RE PROTECTED IF...

1. You're responsible for the illness, injury or death of another person. This does not include employees, family members, your travelling companions or other ticket holders.
2. You're responsible for damage to property that does not belong to you. This does not include property owned by employees, family members, your travelling companions or other ticket holders.

YOU'RE NOT COVERED...

1. For any exclusion listed under "General exclusions".
2. If you're responsible for the illness, injury or death of any employees, family, members, travelling companions or other ticket holders.
3. If you're responsible for the damage to property owned by any employees, family members, your travelling companions or other ticket holders.
4. If the compensation or legal costs result from:
 1. Any liability which has been assumed by you under agreement unless the liability would have attached in the absence of such agreement.
 2. Any liability that is caused by something you deliberately did.
 3. Any liability that is caused by something you deliberately did not do, but should have.
 4. Any personal business, trade, profession or occupation, the supply of goods or services or the ownership or occupation of land or buildings.
 5. Any ownership, possession or use of:
 1. a motorised or mechanical vehicle or machinery;
 2. animals;
 3. or firearms.
 6. The transmission of any communicable disease or virus.
 7. Any hired, loaned or borrowed property other than accommodation you're using on your trip.
5. Fines of exemplary damages (fines that aim to punish the person responsible, rather than awarding compensation to the victim).

TRIP DELAY

If your or your travel companion's trip, is delayed for one of the covered reasons listed below, we'll reimburse you for the following expenses, less available refunds, up to the maximum benefit for 'Trip delay' shown in the certificate:

1. If you've been delayed for a minimum of 8 hours, you'll be reimbursed for prepaid expenses and additional expenses including meals, accommodation, communication and transportation. The delay is calculated based on the time of arrival at your final destination. You'll be reimbursed:
 - If you *incur expenses*, up to **€100.00 per hour** when you're **delayed more than 8 hours**. You'll be paid up to a **maximum €500.00**. Proof of purchase is required (e.g. credit card / bank statement or payment receipt).
 - If you *don't incur expenses*, up to **€70.00 per hour** when you're **delayed more than 8 hours**. You'll be paid up to a **maximum €350.00**.
1. If the delay causes you to miss the departure of your cruise/tour necessary transport expenses are covered to help you rejoin your cruise/tour or reach your destination.
2. If the delay causes you to miss the departure of your flight or train due to a local public transportation delay on your way to the departure airport or train station, necessary transportation expenses are covered to help you either reach your destination or return home.

YOU'RE PROTECTED IN THE EVENT OF...

1. A travel carrier delay.
2. A travel carrier's cancellation on the day of your departure, either to your destination or home.
3. A strike, unless threatened or announced prior to the date of booking your trip.
4. A natural disaster.
5. Lost or stolen travel documents.
6. Hijacking, except when it's a terrorist event.
7. Civil disorder, unless it rises to the level of political risk.
8. A traffic accident.
9. A travel carrier denies you or a travelling companion boarding based on a suspicion that you or a travelling companion has a contagious medical condition (including an epidemic or pandemic disease such as COVID-19). This does not include being denied boarding due to your refusal or failure to comply with rules or requirements to travel or of entry to your destination.
10. Quarantine during your trip due to having been exposed to:

1. A contagious disease other than an epidemic or pandemic;
2. Or an epidemic or pandemic (such as COVID-19), but only when the following conditions are met:
 1. The quarantine is specific to you or a travelling companion, meaning that you or a travelling companion must be specifically and individually designated by name in an order or directive to be placed in quarantine due to an epidemic or pandemic;
 2. And the quarantine does not apply generally or broadly:
 1. to some segment or all of a population, geographical area, building or vessel (including shelter-in-place, stay-at-home, safer-at-home or other similar restriction);
 2. or based on to, from or through where the person is travelling.

This limitation applies even if the quarantine order or directive specifically designates you or a travelling companion by name to be quarantined.

YOU'RE NOT COVERED...

1. For any exclusion listed under "General exclusions".
2. A travel carrier's cancellation prior to your departure date.

PERSONAL PROPERTY

Your items are protected, up to the limits shown on your certificate for:

- The cost to repair the damaged personal item;
- The cost to replace the lost, damaged or stolen personal item with the same or similar item, reduced in price by 10% for each full year since the original purchase date, up to the maximum of 50% reduction. The amount you can claim per item will depend on the proof of ownership you can provide. For more information on proof of purchase, please visit our [Help Centre](#).

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

Please contact your airline or travel provider if your [personal property](#) is damaged or lost in transit as they may be able to help.

YOU'RE COVERED IF...

- Your [electronic devices](#) are lost, damaged or stolen during your trip.
- Your personal items are lost, damaged or stolen during your trip.

YOU (OR ANY OTHER TICKET HOLDERS) ARE NOT COVERED...

1. For any exclusion listed under "General exclusions".
2. If you don't report the theft or loss of a mobile phone to your network provider and ask them to block the device.
3. If you cannot provide a police report in case the item has been stolen.
4. For any incurred charges (such as phone bills or subscriptions) or lost income.
5. For animals, including remains of animals.
6. For cars, motorcycles, motors, aircraft, watercraft and other vehicles and related accessories and equipment.
7. For bicycles, skis and snowboards (except while they're checked with a travel carrier);
8. For hearing aids, prescription eyewear and contact lenses.
9. For artificial teeth, prosthetics and orthopaedic devices.
10. For wheelchairs and other [mobility devices](#).
11. For consumables, medicines, medical equipment/supplies and perishables.
12. For tickets, passports, deeds, blueprints, stamps and other documents.
13. For money, currency, credit cards, notes or evidence of debt, negotiable instruments, travellers' cheques, securities, bullion and keys.
14. For rugs and carpets.
15. For antiques and art objects.
16. For fragile or brittle items.
17. For firearms and other weapons, including ammunition.
18. For intangible property, including software and electronic data.
19. For property for business or trade.
20. For property you do not own.
21. For a [valuable item](#) stolen from a vehicle, locked or unlocked.
22. For [personal property](#), while it is:
 1. Shipped, unless with your travel carrier;

2. In or on a car trailer;
 3. Unattended in an unlocked motor vehicle (unless there is evidence of a forced entry)
23. For personal property that is misplaced, lost or forgotten while in your or a travel companion's possession.

BAGGAGE DELAY

If your baggage is delayed by a travel supplier during your trip, we'll reimburse you for expenses you incur for the essential items you need until your baggage arrives, up to the limit shown on your certificate. You will need to show proof of purchase (includes credit card or bank statement). You also need to provide a confirmation from the carrier (or Property Irregularity Report if an airline).

YOU'RE COVERED IF...

Your baggage is delayed for more than 8 hours on your outbound journey.

YOU'RE NOT COVERED IF...

1. For any exclusion listed under "General exclusions".
2. If your baggage is delayed on your return journey home.

LOSS OF TRAVEL DOCUMENTS

If your passport or visa is lost, stolen or destroyed while you're on your trip, we'll reimburse you, up to the limit shown on your certificate for the following:

1. The cost of your necessary extra travel and accommodation expenses as well as administration costs for the issuing of the emergency passport and/or visa you need to continue your trip or return to your primary residence; and
2. The equivalent cost (based on the current standard replacement costs) of the period remaining on your passport that is lost or has been stolen or destroyed.

Please note: You'll need a receipt from the Embassy or Consulate confirming the cost of the emergency replacement passport or visa and a written report from the police if your passport or visa is stolen.

YOU'RE NOT COVERED...

1. For any exclusion listed under "General exclusions".
2. If you can't provide receipts for the expenses claimed.
3. For losses caused by differences in exchange rates.
4. For passports or visas left unattended in a motor vehicle or a public area.
5. For foreign currency transaction fees imposed by your bank or credit card issuer.
6. For the cost of any upgrades, pre-checking services or postage fees.

MISSED ACTIVITY - SPORTS COVER

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

YOU'RE COVERED IF...

1. You or a family member who is participating in the activity becomes ill or injured, or develops a medical condition (including being diagnosed with an epidemic or pandemic disease such as COVID-19). The illness, injury or medical condition must be disabling enough to make a reasonable person not participate in the activity and a doctor advises you or a family member not to participate in the activity before the activity takes place. If that isn't possible, a doctor must either examine or consult with you or the family member within 48 hours of the activity or as soon as reasonably possible, to confirm the decision not to attend.
2. Your family member who is not participating in the activity becomes ill or injured, or develops a medical condition. The illness, injury or medical condition must be considered life-threatening by a doctor, require hospitalisation or require your care.
3. In case of death.
4. A family member or your service animal dies within 30 days of the scheduled start date of the activity.
5. Your prepaid activity is cancelled by the supplier of the activity due to severe weather.
6. Your ski resort closes 75% or more of its ski trails due to lack or excess of snow. The closure is for at least 50% of the normal operating hours on the calendar day you intend to use the lift tickets.

YOU'RE NOT COVERED...

1. For any exclusion listed under “General exclusions”.

SPORT EQUIPMENT - SPORTS COVER

Your sporting equipment is protected, up to the limits shown on your certificate for:

- The cost to repair your damaged sporting equipment;
- The cost to replace your lost, damaged or stolen sporting equipment with the same or similar item, reduced in price by 10% for each full year since the original purchase date, up to the maximum of 50% reduction.

YOU'RE COVERED IF YOUR SPORTING EQUIPMENT IS...

- lost or damaged by a travel supplier.
- stolen while you're on your trip.

The following conditions apply:

- You must have taken all necessary steps to keep your sporting equipment safe and intact and to recover it;
- You must have reported the incident and have a copy of a written report giving a description of the property and its value from the appropriate local authorities, travel carrier, hotel or tour operator within 24 hours of discovery of the loss; and
- You must provide original receipts or another proof of purchase for the lost items. For items without an original receipt or a proof of purchase, we'll provide cover based on up to 50% of the cost to replace the lost, damaged or stolen item with the same or similar item.

YOU (OR ANY OTHER TICKET HOLDERS) ARE NOT COVERED FOR ...

1. Any exclusion listed under “General exclusions”.
2. Items other than sporting equipment.
3. Animals, including remains of animals.
4. Cars, motorcycles, motors, drones, aircraft, watercraft and other vehicles as well as related accessories and equipment.
5. Hearing aids, prescription eyewear and contact lenses, unless specifically designed for use in a particular sport.
6. Prosthetics and orthopaedic devices, unless specifically designed for use in a particular sport.
7. Wheelchairs and other mobility devices, unless specifically designed for use in a particular sport.
8. Non-physical property, including software and electronic data.
9. Property used for business or trade.
10. Property you do not own.
11. Gross negligence or malicious conduct leading to loss, theft or damage of your sporting equipment.
12. Sporting equipment while it is:
 1. being shipped, unless with your travel carrier;
 2. in or on a car trailer;
 3. or unattended in an unlocked motor vehicle (unless there is evidence of forced entry).

RENTAL SPORT EQUIPMENT - SPORTS COVER

We'll reimburse the necessary costs for renting replacement sporting equipment to use during your trip, up to the limit shown on your certificate.

YOU'RE COVERED IF YOUR SPORTING EQUIPMENT IS...

- lost or damaged by a travel supplier on your outbound trip.
- stolen while you're on your trip.

You must have made a report giving a description of the property with the appropriate local authorities, travel supplier, hotel or tour operator within 24 hours of discovery of the loss.

YOU (OR ANY OTHER TICKET HOLDERS) ARE NOT COVERED...

1. Any exclusion listed under “General exclusions”.
2. For motorised equipment or vehicles.

CONDITIONS

1. You must take all reasonable action to prevent or reduce a claim.

2. If you cut your trip short your claim payment will be calculated based on the number of unused days you have remaining, less any amounts recoverable or recovered from third parties such as airlines, booking agents and travel suppliers.
 1. You must notify all of your travel suppliers as soon as practicable once you know that you will need to interrupt your trip for any reason. We won't cover any loss that occurred because of your failure to notify your travel supplier as early as possible.
3. For your sporting activities to be covered, they must be:
 1. Arranged as part of your trip;
 2. Provided by a company that is regulated or licensed where required; and
 3. Not otherwise prohibited by law.
 4. You must wear all recommended safety equipment while participating in your sporting activities in order to be eligible for cover.
4. We may ask for a medical certificate during the claims process. We do not cover any associated costs unless a follow-up independent medical examination is requested, for which we'll reimburse you.
5. You must not have travelled against the advice of the government in your country of residence or against local authority advice at your trip destination.
6. You must not make any payment, admit liability, offer or promise to make any payment without written consent from us.
7. We'll decide how to settle or defend a claim and may carry out proceedings in the name of any person covered by this policy, including proceedings to recover any claim payments.
8. We can take over any rights in the defence or settlement of any claim and take proceedings in your name for our benefit against any other party.
9. We may at any time pay the full liability under the policy after which no further payments will be made in any respect.
10. You must assist to obtain or pursue a recovery or contribution from any third party by providing all information that we request.
11. We and you do not intend any term of this contract to be enforceable by any third party.
12. You must be a resident of the EU/EEA to be covered by this insurance.

GENERAL EXCLUSIONS

You're not covered...

1. For trips exceeding 30 days.
2. If you're on a business trip or you're commuting for work/internships, work training or meetings.
3. If you're moving or relocating to a new residence or a temporary or secondary residence.
4. For any excess shown on your certificate.
5. If you close or deactivate your Revolut account after you've purchased your trip. This includes if you re-open your account before you start your trip.
6. If you didn't use your Revolut account to pay for the main transport to and from your destination. This doesn't apply if you use your private vehicle.
7. If you didn't use your Revolut account to pay for your accommodation.
8. For any claims from other ticket holders if they are no longer travelling with the Revolut account holder that booked the trip.
9. For claims related to tours being the main transport that last less than 2 days or don't feature multiple destinations with overnight stopovers.
10. For any claims caused by pre-existing medical conditions as outlined in the list of exclusions Section "Pre-existing medical conditions".
11. If you travel to receive healthcare or medical treatment of any kind.
12. For any claim arising from your failure to take medication as prescribed by your medical practitioner.
13. For any amounts recoverable or recovered from third parties, such as your airline or travel agent
14. For any non-emergency treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which caused your admittance into hospital.
15. For any claim arising from sexually transmitted infections.
16. For injuries or death caused by suicide or attempts.
17. For jumping from vehicles, balconies or buildings or any other self-exposure to needless risk (unless your life is in danger or you're trying to save someone's life).
18. Participating in extreme, high-impact sports and activities in general and the following activities in particular:
 1. Any high-altitude activity;
 2. BASE jumping, or free climbing;
 3. Rafting/kayaking above class V rapids or canoeing above class III rapids;
 4. Heli-skiing, off-piste skiing;
 5. Skiing or snowboarding in an area designated unsafe by the resort management;
 6. Personal combat or fighting sports;

7. Running of the bulls, or rodeo activities;
8. Racing, pace making or speed testing any motorised vehicle, aircraft or watercraft other than go-karts;
9. Free diving at a depth greater than 10 metres or scuba diving at a depth greater than 30 metres;
10. Non-certified divers, diving without a certified dive instructor.
11. For extreme, high-impact sporting activities that are not listed above to be covered, they must be:
 1. Arranged as part of your trip;
 2. Provided by a company (if required by local law they must be regulated and/or licensed); and
 3. Not otherwise prohibited by local law.
12. You must wear all recommended safety equipment while participating in your sporting activities in order to be eligible for cover.
19. For any claim arising or resulting from you being involved in any grossly negligent, illegal or criminal act including your failure to comply with the laws applicable to the country in which you're travelling.
20. For the financial failure of any travel agent or supplier forming part of your claim.
21. For any other costs not specifically covered in the policy such as loss of earnings due to being unable to return to work following injury or illness occurring whilst on a trip.
22. For any payment which you would normally have made during your travels.
23. For any claim due to changes in travel advice from any local government or national authority, or where you're travelling against government advice.
24. For any claim which arises directly or indirectly from you not being allowed to board a flight, train, sea vessel, coach or bus for any reason.
25. For any claim arising from your failure to obtain the required passport or visa.
26. For any claim arising as a result of: terrorism, war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power, as well as nuclear or radioactive risks. This exclusion will not apply to the emergency medical expenses and assistance section provided that the insured person, ticket holder or other beneficiaries suffering Injury or Illness has not participated in or conspired in such activities.
27. For any claim if you're on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
28. For claims from non-ticket holders.
29. For any claims arising from alcohol and/or drug abuse or alcohol and/or drug dependency which is evidenced by your medical records. A blood alcohol level exceeding 0.19% will be deemed as alcohol abuse under the terms of this policy.
30. For any claims where a delay was caused by adverse weather, a riot, civil commotion, strike or industrial action which began or was announced before the start date of your Metal plan and the date your travel tickets or confirmation of booking were issued.
31. Costs relating to a normal pregnancy or delivery.

Pre-existing medical conditions

Any medical condition is not covered that, within the 12 months prior to and including the booking date of the trip has either:

- Caused a person to seek a medical consultation, diagnosis, care or treatment by a doctor.
- Presented symptoms;
- Required a person to take medication prescribed by a doctor (unless the condition or symptoms are controlled by that prescription and the prescription has not changed).

The illness, injury or medical condition does not need to be formally diagnosed in order to be considered a pre-existing medical condition.

Pregnancy

Costs relating to a normal pregnancy or delivery are not covered. We'll provide cover only for complications of pregnancy or childbirth provided that your medical practitioner or midwife confirms that you're fit to travel.

CANCELLATION AND REFUNDS

Your policy will be automatically cancelled when your Revolut Metal Plan is cancelled or changed to another account type. It cannot otherwise be cancelled.

MAKING A CLAIM

Medical Emergencies

Please contact us as soon as possible if you're admitted to hospital as we may be able to cover your expenses directly with the hospital.

XCover Assist is here to help 24/7 if you're suffering from an acute medical illness or injury and need **urgent medical attention**.

Please contact us on:

- Czechia - [+420 2 34076685](#).
- Denmark - [+45 7 8717314](#).
- Finland - [+358 75 3252490](#).
- Iceland - [+354 5 395067](#).
- Republic of Ireland - [+353 1 6994488](#).
- Lithuania - [+370 700 33005](#).
- Netherlands - [+31 970 1020 4154](#).
- Romania - [+40 31 2296081](#).
- Slovakia - [+421 2 32606285](#).
- Sweden - [+44 23 8144 9963](#).
- All other countries - [+44 23 8144 9963](#).

To speed up the process, have the relevant documents ready when you [submit your claim](#). For example, for any medical claim you'll need proof of medical expenses and a doctor's certificate. For a step-by-step guide, visit our [Help Centre](#).

You may also be eligible to access medical treatment using your European Health Insurance Card. For more information about the European Health Insurance Card, please visit the European Commission.

Requirement to contact us

You or someone acting on your behalf must contact us once you're aware you'll be admitted as an inpatient for at least one night's stay. If you do not contact us as soon as you are aware of your admittance and this causes our costs to increase, we will only pay for the costs we would have paid if you had contacted us straight away, and as to what is considered customary and reasonable. Additional transportation or accommodation costs are only covered when they are pre-authorised by us.

Non-emergency medical assistance

For non-urgent medical assistance, start the process by visiting our [Claims Centre](#).

To get started, please visit our [Claims Centre](#).

Flight reimbursement

If the airline reschedules or cancels your flight, the airline will refund you or provide a credit note. If it's cancelled within 14 days of your departure date, you may be able to seek additional compensation under the Flight Compensation Regulation (EC No 261/2004) if your flight was within the EU. You can [find more information here](#).

For everything else, go to [xcover.com/claim](#) to start your claim.

For all claims, we require, as a minimum, a detailed description of the event. We may [request documents](#) during the claims process such as booking invoices and receipts. If the required documents are not provided to us the claim may be rejected or the status changed to "Pending".

FRAUDULENT CLAIMS

You acknowledge and agree that you have a duty to take reasonable care not to make a misrepresentation when making a claim. We can reject claims and take legal action to recover any funds that have been paid based on any misrepresentation. We can refer matters to local authorities.

DEFINITIONS

The following keywords or phrases have the same meaning wherever they appear in relation to this policy, unless explicitly stated otherwise.

Accident

an unexpected event caused by something external, which results in an illness, injury or death.

Account / Revolut account

the payment account held with Revolut Bank UAB or a branch office of Revolut Bank UAB.

Adverse weather

potentially harmful weather conditions that present an increased risk to safety and health.

Baggage

personal property you take with you or buy on your trip.

Booking invoice

the documents provided to you by a transport provider detailing your travel itinerary (e.g. a flight itinerary that includes departure dates, airline and passenger information) and payment receipt.

Certificate

the document giving details of the coverage, applicable benefits, limits and excess, and your reference number.

Close relatives or Family members

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

Complications of pregnancy or childbirth

referring to the following complications of pregnancy as certified by a medical practitioner: toxemia; gestational hypertension; pre-eclampsia; ectopic pregnancy; hydatidiform mole (molar pregnancy); hyperemesis gravidarum; antepartum haemorrhage; placental abruption; placenta praevia; post-partum haemorrhage; retained placenta membrane; miscarriage; stillbirths; medically necessary emergency Caesarean sections/medically necessary termination; and any premature births or threatened early labour more than 8 weeks (or 16 weeks in the case of a multiple pregnancy) prior to the expected delivery date.

Customary and reasonable

the most common charge for similar services, medicines or supplies within the area in which the charge is incurred, so long as those charges are reasonable. We'll determine what usual or reasonable charges are, and in doing so may consider one or more of the following factors:

1. the level of skill, extent of training, and experience required to perform the procedure or service;
2. the length of time required to perform the procedure or services as compared to the length of time required to perform other similar services;
3. the severity or nature of the illness or bodily injury being treated;
4. the amount charged for the same or comparable services, medicines or supplies in the locality;
5. the amount charged for the same or comparable services, medicines or supplies in other parts of the country;
6. the cost to the medical provider of providing the service, medicine or supply;
7. such other factors as we, in the reasonable exercise of discretion, determine are appropriate.

Departure date

is the date on which you're originally scheduled to begin your trip, as shown on your travel itinerary.

Dependents

travelling companions that are 17 or under, or requiring your full-time supervision and care.

Diagnosis of Covid-19

positive diagnosis and confirmation of Covid-19 that first occurs from a test taken after cover commences and from a test taken within seven days of your departure whilst you're travelling outside your country of origin.

Documents

ID card, passport, visa and driving licence.

Electronic devices

mobile phones, tablets, smartwatches, wearable activity trackers, and laptops.

Essential items

personal property you need until your baggage arrives. For example, toiletries, chargers and clothes.

Excess

the first amount of any claim for which you're responsible to pay. The excess displayed is deductible when XCover reimburses you for a cost that you have incurred. It's not deducted if there's no reimbursement. The excess applies to each beneficiary per claim.

Financial failure

becoming insolvent or having an administrator appointed and being unable to fulfill the services.

Formally diagnosed

a doctor or medical practitioner has officially determined your medical condition.

High-altitude activity

any activity that includes or is intended to include, going above 4,500 metres above sea level, other than as a passenger in a commercial aircraft.

Home

your primary place of residence.

Home country

the country in which you're a resident.

Hospital

a licensed medical institution which meets the following criteria:

- it has facilities for medical diagnosis and/or for treating injured and ill people;
- it's run by medical practitioner(s);
- it provides care supervised by state registered nurses or the local equivalent; and/or
- it's not a medical institution only specialised in training and education, a nursing or convalescent home, a hospice or place for the terminally ill, a residential care home, or a place for drug and/or alcohol rehabilitation.

Hospitalised

refers to in-patient treatment received in a hospital where an overnight stay is medically necessary.

Illness/III

sudden and unexpected deterioration in health including complications of pregnancy or childbirth, as certified by a medical practitioner.

Injury

bodily injury sustained in an accident directly and independently of all other causes.

Insured person

the person named on the certificate.

Insurer

Steadfast Insurance Partners Limited.

Main commercial or public transport:

Includes planes, coaches and trains for more than 50% of your total journey. This doesn't include travel by car rental, ride-sharing, taxis or local public transport like local buses.

Medically necessary

refers to medical treatment, services or supplies that must fulfil the below criteria:

1. Essential to identify or treat your medical condition, illness or injury;
2. Required because of your symptoms, diagnosis or treatment of the underlying condition;
3. Treatment must be in-line with generally accepted medical practice and professional standards of care in the medical community at the time (this doesn't apply to complementary treatment methods if they form part of your cover);
4. Required for reasons other than the comfort or convenience of you or your doctor;
5. It must be proven and demonstrated to have medical value (this doesn't apply to complementary treatment methods if they form part of your cover);
6. It must be the most appropriate type and level of service or supply;
7. It must be provided at an appropriate facility, in an appropriate setting and at an appropriate level of care for the treatment of your medical condition;
8. It must be provided only for an appropriate duration of time.

The term “appropriate” used in this definition refers to: taking patient safety and cost-effectiveness into consideration.

Medical practitioner or Doctor

a registered practising member of the medical profession who is not related to you or any other ticket holder.

Mobility device

a device, either motorised or non-motorised, that functions as a mobility aid for a person with a mobility impairment.

Metal plan

the Metal plan subscription offered by Revolut Bank UAB or the branch office of Revolut Bank UAB to Revolut account holders.

Metal plan holder

any individual who holds a Revolut account and a valid Metal Plan.

Natural disaster

large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people. Including but not limited to: earthquake, fire, flood, hurricane or volcanic eruption.

Normal pregnancy or childbirth

pregnancy or childbirth without any pregnancy-related complications.

Pandemic

a pandemic or global pandemic commences on the announcement date by the World Health Organization or another public health body. Covid-19 is such a pandemic.

Personal property

includes your clothing and personal effects, including all suitcases, and luggage etc.

Public transport carrier

any mechanically propelled vehicle operated by a company or under an individual licence to carry passengers for hire, including but not limited to aircraft, bus, coach, ferry, hovercraft, hydrofoil, ship, train, tram or underground train.

Racing

operating a vehicle with the aim of achieving the highest possible speed(s).

Reciprocal health agreements

entitle residents of each country to medical treatment either free of charge or at a reduced cost.

Revolut

Revolut Bank UAB.

Serious harm

the deterioration of an untreated medical condition leading to:

- a more intensive or prolonged period of treatment being required;
- a permanent and irreversible impact to health; or
- death.

Sexually transmitted infections

any disease, infection or illness passed via sexual contact with an infected partner.

Sporting equipment

items used for a physical sport (not including clothing).

Strike or industrial action

any form of industrial action taken by workers, carried out with the intention of preventing, restricting, or otherwise interfering with the production of goods or the provision of services.

Terrorism

an act, including but not limited to the use or planned use of force or violence and/or the threat of any person or group of persons, whether they're acting alone or on behalf of, or in connection with, any organisation, or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or the public, or to put any section of the public in fear.

Ticket holder/other beneficiaries

the spouse or cohabitant and children of the Metal Plan holder (including the stepchildren, foster children, adopted children or children currently in the adoption process) up to a maximum age of 17 years (at the time of travel) and travelling with the Metal Plan holder.

Travelling companion

a person or service animal travelling with you on your trip. A group or tour leader is not considered a travelling companion unless you're sharing the same room with the group or tour leader.

Trip

the period spent away from your home on pre-booked personal travel for up to 30 days. Travel must be scheduled to start and end at your primary residence. A trip starts (departure date) when you leave your regular place of residence (primary residence) to either travel to a destination:

- Worldwide (except for travel to countries sanctioned countries).
- More than 100kms away from your home.
- That includes an overnight stay outside of your home city/town with a commercial provider such as a hotel or hostel.

A trip ends when you return home to your regular place of residence.

A trip that is to be covered cannot include:

- travel with the intent to receive healthcare or medical treatment of any kind;
- or moving or relocating to a new residence or secondary residence;
- or commuting to and from work, work training, work meetings or internships.

Unattended

where you're not in full view of and are not in a position to prevent unauthorised interference with your property or vehicle.

Unavoidable circumstance

an event completely beyond your control that you couldn't have predicted or prevented. In legal terms this is known as a force majeure event.

Uninhabitable

a natural disaster, fire, flood, burglary or vandalism that has caused enough damage (including extended loss of power, gas or water) to make a reasonable person find their home or destination inaccessible or unfit for use.

Unused days

the number of days remaining on your trip.

Valuable item

collectibles, jewellery, watches, gems, pearls, furs, cameras (including video cameras) and related equipment, musical instruments, professional audio equipment, binoculars, telescopes, sporting equipment, mobile devices, smartphones, computers, radios, drones, robots and other electronics, including parts and accessories for the aforementioned items.

We/Us/Our

XCover.com, a trading style of Cover Genius Europe B.V.

You/Your/Yours/Beneficiary

the Metal Plan holder or a ticket holder.

IMPORTANT INFORMATION

DUAL COVER

If at the time of any incident which results in a claim under this policy, there is another insurance or service, such as a reciprocal health agreement, hospital scheme, government programme, [public transport carrier](#), travel agent or any other provider of transportation and/or accommodation, covering the same loss, damage, expense or liability we won't pay more than our proportional share.

We have the right to claim back from a third-party any amount that we covered, if the third party is liable for the costs. We may take legal proceedings in your name, at our expense, to achieve this. This is called subrogation.

We won't make a contribution to any third-party insurer if the costs are fully or partly covered by that insurer. However, if our protection covers a higher amount than the other insurer, we'll pay the amount not covered by them.

GEOGRAPHICAL AND TRIP LIMITS

You're covered worldwide (except for travel to countries that are sanctioned), for trips up to 30 days.

Please note: A trip starts (departure date) when you leave your home to travel to a destination either:

- Abroad (worldwide - except for travel to countries that are sanctioned).
- Domestically more than 100kms away from your home.
- Domestically that includes an overnight stay outside of your home city/town with a commercial provider such as a hotel or hostel.

A trip ends when you return home to your regular place of residence or to a medical facility near your home.

SANCTIONS

We shall not provide any benefit under this policy to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

GOVERNING LAW AND JURISDICTION

If your home country is in the European Economic Area: Your policy is governed by the laws and courts of your home country, unless otherwise required by law.

If your home country is outside of the European Economic Area: Your policy is governed by the laws and courts of Malta, unless otherwise required by law.

The contractual language is English.

INFORMATION FOR THE ENTIRE POLICY

This contract of insurance ("policy") is provided by XCover.com, a trading name of Cover Genius Europe B.V. whose registered office is Vijzelstraat 20, 3rd floor, 1017HK, Amsterdam. Cover Genius Europe B.V. is a company registered in the Netherlands and is a firm authorised and regulated by the AFM under licence number 12046177.

This is a group policy. The group's policyholder is Revolut. A Metal Plan holder is added automatically to this group policy as an [insured person](#). The Metal Plan holder and any other beneficiaries are covered under this group policy, for the duration of this group policy, only as long as the Metal Plan holder has an active Metal Plan subscription with Revolut. Revolut as the group's policyholder has the right to suspend or cancel your insurance cover. You can't cancel your cover under this group policy without cancelling your Metal Plan subscription with Revolut.

This policy is underwritten by Steadfast Insurance Partners Limited (Malta Company Registration Number C55905), Level 3, Gasan Centre; Triq il-Merghat; Zone 1, Central Business District; Birkirkara; Malta, CBD 1020. Steadfast Insurance Partners Limited is authorised under the Insurance Business Act 1998 of the laws of Malta to carry out general business and is regulated by the Malta Financial Services Authority, Triq I-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta.

CHANGES TO YOUR PROTECTION

We can make changes to this wording and its benefits. When changes occur, the insured person will be given at least 30 days' notice in writing, unless these changes have to be made sooner by law or regulation.

THIRD-PARTY RIGHTS

Except where otherwise required by law, we and the policyholder have agreed that:

- it's not intended for any third party (other than the [Metal Plan holder's direct right to claim](#)) to have the right to enforce the terms of this contract.

- the group's policyholder and we can rescind or vary the terms of this contract without the consent of any third party (including the [Metal Plan holder](#)) to this contract, who might seek to assert that they have rights under this policy.

DATA PROTECTION

We're committed to protecting your personal information and we're committed to the principles of data security in the configuration of our services. With respect to European General Data Protection Regulation (GDPR), as a data controller, we collect and process information about you and we also receive personal information from Revolut, or your booking agent including your email address, name and phone number, risk details and other information which enables us to issue and modify policies and process claims, detect, investigate and prevent activities which may be illegal or could result in your plan being cancelled or treated as if it never existed and protect our legitimate interests. We may share that data from time to time with Revolut, insurers or contractors investigators, crime prevention organisations who may be outside of the European Union. We'll never ever share your data with external marketing services. Our Privacy Policy outlines how we process your data, the data that we collect and the processes to undertake should you either wish to request a copy of your data, or remove consent for us to retain your data.

You can access the administrator's privacy policy at <https://xcover.com/privacy-policy>.

You can access the full GDPR policy [here](#).

By applying for, using or renewing any of our products or services, or providing us with your information, you agree to this information being collected, held, used and disclosed as set out in this plan. We may monitor and record phone calls to help maintain our quality standards and for security purposes.

COMPLAINTS/DISPUTES

You can contact the friendly XCover Complaints Team at any time. Include your reference number (ending with "INS") for a formal review of your claim. We'll respond within 5 days. Click the button to send us an email.

FILE A COMPLAINT

Once you have received your final response from Cover Genius Europe B.V., if you're still dissatisfied you may refer your case to the Klachteninstituut Financiële Dienstverlening (Kifid): Klachteninstituut Financiële Dienstverlening (Kifid), Postbus 93257, 2509 AG Den Haag, Tel. 0900 – 3552248, www.kifid.nl.

The Kifid is an independent body that arbitrates complaints about general insurance products and other financial services. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted. You must submit the complaint to KiFiD within one year after submitting the complaint to us or within three months after you have received our final response to your complaint. The lodging of a complaint does not affect the consumer's right to institute proceedings in the competent court.

If you are dissatisfied with the wording of the insurance policy, we invite you to make it known to Steadfast Insurance Partners Limited, Level 3, Gasan Centre; Triq il-Merghat; Zone 1, Central Business District; Birkirkara; Malta, CBD 1020 or by email: complaints@steadfast.eu. Your situation will be looked at with the greatest care: the insurer will endeavour to resolve your complaint within 15 working days.

Once you have received the final response from Steadfast Insurance Partners Limited, if you're still not satisfied with the handling of your dispute by us or in the event of disagreement or dissatisfaction with the drafting of the insurance policy, you can contact: Office of the Arbiter for Financial Services, N/S in Regional Road, Msida MSD 1920, Malta. Telephone +356 2124 9245. Email: complaint.info@asf.mt (website: www.financialarbiter.org.mt). The Office of the Arbiter for Financial Services is dedicated to resolving disputes between consumers and financial companies. The Office of the Arbiter for Financial Services is the competent body for this type of recourse and may require the insurer to pay compensation to the consumer in the event that the consumer recourse is successful.

You also have the right to pass your complaint to an Ombudsman/Regulator in your country of residence. A complete list for every EEA country can be found [here](#).

For the resolution of cross-border disputes, it's possible to submit a complaint to the competent foreign system by requesting the activation of the FIN-NET procedure, which can be found by accessing the website <http://www.ec.europa.eu/fin-net>.

If your complaint or dispute is related to Revolut, please [contact Revolut directly](#).



METAL CAR HIRE EXCESS PROTECTION

DOWNLOAD

HOW DOES IT WORK?

THIS PROTECTS YOU FOR CAR HIRE EXCESS FEES DURING TRIPS UP TO 30 DAYS.

XCover.com's Car Hire Excess Protection is arranged by our partner, [Revolut](#).

This is a high-level summary. Check [your certificate](#) and policy wording for full details of your protection and limits.

SUMMARY OF YOUR PROTECTION

"CAR HIRE EXCESS" PROTECTS YOU IF...

- ✓ Your rental car is stolen or [damaged](#) during the rental period.

TABLE OF BENEFITS

The protection includes the following benefits and limits...

Benefit	Limit
✓ Car Hire Excess	€2,000

YOU'RE NOT COVERED IF...

- ✗ You violate the rental car agreement.
- ✗ You pick up your rental car from within 200kms of your home, unless your pick up takes place abroad.
- ✗ You're aged 17 or younger.
- ✗ You've leased or rented a car for 31 consecutive days or longer.
- ✗ A rental car is rented via a peer-to-peer car sharing service.
- ✗ You admit liability, make payment or offer or promise to make any payment without written consent from us.

HOW CLAIMS WORK

Go to xcover.com/claim to start your claim.

For all claims, we require, as a minimum, a detailed description of the event. We may request documents during the claims process such as booking invoices and receipts. If the required documents are not provided to us the claim may be rejected or the status changed to "Pending".

CANCELLATION AND REFUNDS

Your policy will be automatically cancelled when your Revolut Metal Plan is cancelled or changed to another account type. It cannot otherwise be cancelled.

YOUR QUESTIONS ANSWERED...

If you have any questions about your protection please log in to your XCover Account and visit our [Help Centre](#).

We've selected a few of our more popular FAQs below but more are available on XCover.com.

- [How do I activate my XCover Account?](#)

- [What documents do I need to make a claim?](#)
- [How do I make a change, cancel or get a refund for my XCover Protection?](#)
- [Where are my XCover Protection documents?](#)
- [How do I make a claim?](#)

Visit our [Help Centre](#) for a full list of our most frequently asked questions.

POLICY WORDING

ABOUT YOUR COVER

Your certificate and this wording will outline the coverage, limits and exclusions.

CAR HIRE EXCESS

YOUR COVERAGE

1. You're protected for car rentals during your [trip](#) for up to 30 days.
2. All drivers included in your rental agreement are covered.
3. You're covered up to the amount specified on your certificate.
4. We'll pay you for the specified [excess](#), or [damage](#) liability fee you're liable to pay under your rental car agreement.

This protection is designed to cover the various costs applied by the [rental companies](#), namely the [excess](#) that's payable on damages and the related fees when you rent a vehicle for a specified journey as outlined below.

YOU'RE COVERED WHEN YOU'RE CHARGED FOR...

1. Damage to the rental vehicle's [bodywork](#).
2. Theft or [vandalism](#) of the rental vehicle.
3. Damage to windscreens, mirrors, and lights, including external glass and lights.
4. Damage to wheels and tyres including punctures, fittings, replacements, and repairs.
5. Damage to the underbody of the vehicle.
6. Damage caused by [natural weather events](#).

YOU'RE NOT COVERED...

1. If you're aged 17 or younger.
2. For leases or rentals for 31 consecutive days or longer.
3. When you're on a business trip.
4. Where you breach a condition of this policy for example, failing to purchase one of the rental company's CDW coverage options.
5. Where you or another driver on the rental agreement breach any term of the vehicle rental agreement.
6. Where you or another driver on the rental agreement contravene driving rules or laws in any local jurisdiction during the specified journey.
7. Where you have given a false or misleading statement or you have engaged in fraudulent conduct. We reserve the right to cancel the cover and recover any claims that we have paid to you based on any fraudulent conduct.
8. Where you have not provided the necessary documents that we have reasonably requested during the claims process which means we cannot verify whether your claim comes within these terms and conditions.
9. Where you paid the rental company in cash and have insufficient evidence for that payment - appropriate and sufficient evidence would include ATM/cash withdrawal receipt, bank statement, or credit card statement.
10. For transaction costs applied by your credit card including international card and foreign exchange fees.
11. Where the event for which you're making a claim occurred before this protection was purchased.
12. Where you incur costs resulting from using incorrect fuel in your rental vehicle.
13. For mechanical breakdown or ordinary wear and tear.
14. Where you did not notify police of damage, theft or other events and this was required by the terms of your rental agreement. We recommend that you understand the local requirements for notifying authorities prior to picking up your vehicle.
15. Where you're liable for injuries to passengers, other drivers or any other party.
16. Where you're liable for damage to the property of passengers, other drivers or any other party.
17. Where you have driven the rental vehicle off-road or on an unsealed road, except for unsealed roads which you're required to use to access your accommodation venue.
18. Where your rental vehicle is being used for deliveries or similar commercial purposes.

19. Where your rental vehicle requires a non-standard driver's licence in your region/s of travel.
20. Where you have admitted you're "at fault" in relation to an accident or collision. This means you have, without our prior written consent, compromised our ability to recover any loss from the other driver. If you're an "at fault" driver, you must always inform the other driver that you will contact the insurer. You mustn't accept responsibility for the incident by signing or agreeing to anything relating to the incident without first telling us.
21. For the following rental cars:
 1. Vehicles used for peer-to-peer car sharing.
 2. Trucks or moving vans.
 3. Campers, trailers or recreational vehicles.
 4. Motorcycles, motorbikes, quads, trikes, snowmobiles, kit-cars or all-terrain vehicles.
 5. Vehicles when used off-road, on racing circuits or for sport events.
 6. Vehicles that are more than 10 years old.
 7. Vehicles that seat more than nine persons, including the driver.
 8. Vehicles that do not have to be licensed or are not legal where used.
 9. Vehicles that are rented for commercial or for-hire purposes, including limousines.
 10. Vehicles that have a manufacturer's suggested retail price of more than €70,000.
22. For any obligation you assume under any agreement (for example you pay for the car rental agency's supplemental insurance), except for a collision or comprehensive excess for your primary rental car insurance.
23. Where the blood alcohol level of the driver is found to be exceeding the legal limit to drive.
24. For any loss of value of a rental car.

GENERAL CONDITIONS

This policy is subject to the following conditions:

1. You're aged 18 years or older.
2. If you make a claim, you agree to provide documentation showing that your rental agreement includes CDW coverage.
3. Your name must be on the rental agreement and it must be signed by yourself.
4. The rental agreement must include any additional drivers.
5. You must not have breached any terms of the rental agreement.
6. Coverage is limited to one rental vehicle per rental agreement, except if your rental vehicle has been replaced by the rental company.
7. You must take reasonable care to protect the rental vehicle and avoid an accident or collision which may cause damage.
8. You have purchased at least the most basic CDW coverage offered by the rental company.
9. You must have only used the rental vehicle on the specified journey.
10. Your Revolut Metal Plan must have become effective prior to the start of the rental car agreement.
11. You must report the loss or damage to the rental car company, either within 24 hours of the loss or damage or when you return the rental car (whichever comes first);
12. You must promptly notify the police if the rental car is stolen or a third party is involved in an accident.
13. The licensed rental car company must be located either abroad or more than 200km from your home if rented within your home country.
14. You must not make any payment, admit liability, offer or promise to make any payment without written consent from us.
15. We'll decide how to settle or defend a claim and may carry out proceedings in the name of any person covered by your policy, including proceedings to recover any claim payments.
16. We may at any time pay the full liability under the policy after which no further payments will be made in any respect.
17. Any term of this contract cannot be enforceable by any third party.
18. We may also contact third parties as part of our claim adjustment process.
19. In the event that you make a claim, you agree to provide documentation showing that your rental agreement includes CDW coverage.
20. You must be a resident of the EU/EEA to be covered by this protection.

DISPUTED CHARGES FROM THE RENTAL COMPANY

If you paid for your rental vehicle with a credit card, and if you or our claims team thinks that the rental company's charges are inconsistent or unfair, we'll discuss with you the process for recovering the charges through your credit card issuer ("dispute process"). This is a quick process with a high likelihood of success. Examples of where we may invoke this dispute process include, but are not limited to, exaggerated repair estimates or costs, or any costs that you're not responsible for and charges for third-party damages for which you're not liable which might relate to the rental vehicle interior, breakdown, wear and tear and pre-existing damage, or other damage. We may not cover any payments you make to the rental company when there is insufficient evidence that the rental company has incurred the loss (i.e. the rental company claims

against you without documentary proof that it has incurred loss and you pay that amount). If you're unsuccessful in recovering these charges, or didn't pay for your rental vehicle with a credit card, we'll process your claim under the terms of this policy.

MAKING A CLAIM

Go to xcover.com/claim to start your claim. Only the Metal Plan holder has a direct right to claim directly from us. Other beneficiaries don't have a direct right to make a claim.

You'll need photos or scans of these documents:

1. Your rental agreement from the rental company.
2. Your driver's licence.
3. Bank statement showing your payment for the damage.
4. Final invoice from the rental company (available when the damage costs are settled - this may differ from your initial invoice).
5. We may also request that you provide an invoice showing the repair cost for damages.
6. Police report, if applicable.
7. All correspondence with the rental company.
8. Other documents as requested by your claims officer including any CDW terms and conditions or alternative coverage or insurance that may apply.

INCIDENTS INVOLVING ANOTHER VEHICLE

In cases where another vehicle (a "third party") has been involved in an accident, and details of that vehicle and/or its driver are available, we require that information to be provided to us during the claim process. We may also confirm with the rental company that they have received those details. Rental companies will often charge you an amount up to the excess and reimburse you if you're deemed to be "not at fault" as a result of an investigation between the insurers of each driver. We'll assist you to help ensure you're expediently reimbursed.

If we pay out a claim before completion of any investigation, as noted above under 'Subrogation', we reserve the right to recover the reimbursable funds on your behalf.

CURRENCY CALCULATIONS AND FEES THAT YOU PAY TO YOUR CREDIT CARD ISSUER

Claims are calculated based on the currency that was originally charged by the rental company (this is the "currency of loss"). Our claims calculation does not include international card or other fees or foreign exchange conversions applied by your credit card issuer. Our claims process allows you to convert your approved claim amount from the original currency of loss to your preferred currency using a retail exchange rate.

FRAUDULENT CLAIMS

You acknowledge and agree that you have a duty to take reasonable care not to misrepresent yourself when purchasing or making a claim. We can reject claims and take legal action to recover any funds that have been paid based on any misrepresentation. We can refer matters to local authorities.

DEFINITIONS

The following keywords or phrases have the same meaning wherever they appear in relation to this policy, unless explicitly stated otherwise.

Accident or collision

a sudden, unexpected event caused by an external force, which results directly in loss or damage.

Account/Revolut account holder

the payment account held with Revolut Bank UAB or a branch office of Revolut Bank UAB.

Bodywork

the metal frame of your rental vehicle.

Breakdown

mechanical or electrical breakdowns, failures or breakages to the rental vehicle.

CDW

Collision or Loss Damage Waiver (CDW or LDW) or similar insurance offered by the rental company to limit your liability for damage during the term of the rental agreement.

Certificate

the document with details of the coverage, applicable benefits, limits and excess, and your reference number.

Currency of loss

the currency that was used by the rental company for the damage charges that were charged to you.

Damage

physical harm to the rental vehicle that impairs its value, usefulness or normal function.

Excess

the amount paid - or payable - by you to the rental company, if there's accidental damage or theft.

Home

your normal place of residence.

Insured person

the person named in the certificate.

Insurer

Steadfast Insurance Partners Limited.

Metal plan

the Metal plan subscription offered by Revolut Bank UAB or the branch office of Revolut Bank UAB to Revolut account holders.

Metal plan holder

any individual who holds a Revolut account and a valid Metal Plan.

Natural weather event

means an event caused by natural forces, including but not limited to wind, hail, fire, flood, earthquake, explosion, tsunamis, volcanic eruption, landslide, avalanche, hurricane, cyclone or storm.

"Not at fault"

that one of the drivers involved in an accident or collision is not deemed to be responsible for damages after an investigation between the insurers of each driver.

Off-road

any area that is not a sealed road. It includes, but is not limited to, tracks, rivers, tidal crossings, sand, flood waters, unformed roads, fire trails, rivers, dams, streams, rocks, beaches, creek beds, fields and paddocks.

Rental company

a commercial operation which is in the business of renting out vehicles and that is fully licensed, where applicable, by the regulatory authority of that country, state or local authority including online "share" or "peer to peer" websites, loan cars from a licensed mechanic or accident replacement vehicles.

Revolut

Revolut Bank UAB.

Ticket holder/other beneficiaries

the spouse or cohabitant and children of the Metal Plan holder (including the stepchildren, foster children, adopted children or children currently in the adoption process) up to a maximum age of 17 years (at the time of travel) and travelling with the Metal Plan holder.

Trip

the period spent away from your home on pre-booked personal travel for up to 30 days. Travel must be scheduled to start and end at your primary residence. A trip starts (departure date) when you leave your permanent place of residence (primary residence) to either travel to a

destination:

- Worldwide (except for travel to countries sanctioned countries).
- More than 200kms away from your home.
- That includes an overnight stay outside of your home city/town with a commercial provider such as a hotel or hostel.

A trip ends when you return home to your primary place of residence.

You're not covered if your trip includes:

- travel with the intent to receive health care or medical treatment of any kind;
- or moving or relocating to a new residence or secondary residence;
- or commuting to and from work, work training, work meetings or internships.

Vandalism

means a rental vehicle that has been damaged intentionally by you or someone known or unknown to you.

We/Us/Our

XCover.com, a trading style of Cover Genius Europe B.V.

You/Your/Yours

the Metal Plan holder or a ticket holder.

IMPORTANT INFORMATION

COVERAGE THROUGH OTHER MEANS

If you're covered by another insurance for the same benefits as those listed here, including but not limited to free credit card travel cover or personal auto insurance or CDW, we may request that you provide details of that insurance including the name of the insurance issuer at the time of lodging your claim.

GEOGRAPHICAL AND TRIP LIMITS

A trip starts (departure date) when you leave your home to travel to a destination either:

- Worldwide (except for travel to countries sanctioned countries).
- More than 200kms away from your home.
- That includes an overnight stay outside of your home city/town with a commercial provider such as a hotel or hostel.

Your trip must be scheduled to start and end at your home.

Benefits are only covered if the trip starts and ends within the 30-day period. If your trip is longer than 30 days, you won't be covered.

SANCTIONS

We shall not provide any benefit under this policy to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

SUBROGATION

You agree that, if we pay your claim, in addition to any common law and equitable rights of subrogation that we may have:

1. We assume all of your rights of recovery for loss and you permit us to bring legal or other action in your name to enforce those rights. You agree that we may at our discretion bring a legal action in your name to enforce these rights and also request any payment through that enforcement to be paid directly to our bank account of choice and agree to terms to settle the claim without further notice to you or approval from you.
2. If you're eligible for a future reimbursement by the rental company or another third party (for instance from the "at fault" driver), you agree that we are entitled to those proceeds.
3. You will provide all reasonable assistance to us to recover such amounts and/or settle claims (including the provision of documents and affidavits or witness statements or signing a settlement agreement).

You continue to have the right to make a recovery for loss or damage which is not covered by this insurance, where you have a legal right of compensation or recovery against someone who caused that loss or damage.

GOVERNING LAW AND JURISDICTION

If your home country is in the European Economic Area: Your policy is governed by the laws and courts of your home country, unless otherwise required by law.

If your home country is outside of the European Economic Area: Your policy is governed by the laws and courts of Malta, unless otherwise required by law.

The contractual language is English.

POLICY DETAILS

This contract of insurance ("policy") is provided by XCover.com, a trading name of Cover Genius Europe B.V. whose registered office is Vijzelstraat 20, 3rd floor, 1017HK, Amsterdam, the Netherlands. Cover Genius Europe B.V is a company registered in the Netherlands and is a firm authorised and regulated by the AFM under licence number 12046177.

This is a group policy. The group's policyholder is Revolut. A Metal Plan holder is added automatically to this group policy as an insured person. The Metal Plan holder and any other beneficiaries are covered under this group policy, for the duration of this group policy, only as long as the Metal Plan holder has an active Metal Plan subscription with Revolut. Revolut as the group policyholder has the right to suspend or cancel your insurance cover. You can't cancel your cover under this group policy without cancelling your Metal Plan subscription with Revolut.

This policy is underwritten by Steadfast Insurance Partners Limited (Malta Company Registration Number C55905), Level 3, Gasan Centre; Triq il-Merghat; Zone 1, Central Business District; Birkirkara; Malta, CBD 1020. Steadfast Insurance Partners Limited is authorised under the Insurance Business Act 1998 of the laws of Malta to carry out general business and is regulated by the Malta Financial Services Authority, Triq l-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta.

CHANGES TO YOUR PROTECTION

We can make changes to this wording and its benefits. When changes occur, the insured person will be given at least 30 days' notice in writing, unless these changes have to be made sooner by law or regulation.

THIRD-PARTY RIGHTS

Except where otherwise required by law, the policyholder and we have agreed that:

- it is not intended for any third party (other than the Metal Plan holder's direct right to claim) to this contract to have the right to enforce the terms of this contract
- the group's policyholder and we can rescind or vary the terms of this contract without the consent of any third party (including the Metal Plan holder) to this contract, who might seek to assert that they have rights under this policy.

DATA PROTECTION

We're committed to protecting your personal information and we're committed to the principles of data security in the configuration of our services. With respect to European General Data Protection Regulation (GDPR), as a data controller, we collect and process information about you and we also receive personal information from your booking agent including your email address, name and phone number, risk details and other information which enables us to issue and modify policies and process claims, detect, investigate and prevent activities which may be illegal or could result in your plan being cancelled or treated as if it never existed and protect our legitimate interests. We may share that data from time to time with insurers or contractors investigators and crime prevention organisations who may be outside of the European Union. We'll never share your data with external marketing services. Our Privacy Policy outlines how we process your data, the data that we collect and the processes to undertake should you either wish to request a copy of your data, or remove consent for us to retain your data.

You can access the administrator's privacy policy at <https://xcover.com/privacy-policy>.

You can access the full GDPR policy [here](#).

By applying for, using or renewing any of our products or services, or providing us with your information, you agree to this information being collected, held, used and disclosed as set out in this plan. We may monitor and record phone calls to help maintain our quality standards and for security purposes.

COMPLAINTS/DISPUTES

You can contact the friendly XCover Complaints Team at any time. Include your reference number (ending with "INS") for a formal review of your complaint. We'll respond within 5 days. Click the button to send us an email.

Once you've received your final response from Cover Genius Europe B.V., if you're still dissatisfied you may refer your case to the Klachteninstituut Financiële Dienstverlening (Kifid): Klachteninstituut Financiële Dienstverlening (Kifid), Postbus 93257, 2509 AG Den Haag, Tel. 0900 – 3552248, www.kifid.nl.

The Kifid is an independent body that arbitrates complaints about general insurance products and other financial services. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted. You must submit the complaint to KiFiD within one year after submitting the complaint to us or within three months after you have received our final response to your complaint. The lodging of a complaint does not affect the consumer's right to institute proceedings in the competent court.

If you're dissatisfied with the wording of the insurance policy, we invite you to make it known to Steadfast Insurance Partners Limited, Level 3, Gasan Centre; Triq il-Merghat; Zone 1, Central Business District; Birkirkara; Malta, CBD 1020 or by email: complaints@steadfast.eu. Your situation will be looked at with the greatest care: the insurer will endeavour to resolve your complaint within 15 working days.

Once you've received the final response from Steadfast Insurance Partners Limited, if you're still not satisfied with the handling of your dispute by us or in the event of disagreement or dissatisfaction with the drafting of the insurance policy, you can contact: Office of the Arbiter for Financial Services, N/S in Regional Road, Msida MSD 1920, Malta. Telephone +356 2124 9245. Email: complaint.info@asf.mt (website: www.financialarbiter.org.mt). The Office of the Arbiter for Financial Services is dedicated to resolving disputes between consumers and financial companies. The Office of the Arbiter for Financial Services is the competent body for this type of recourse and may require the insurer to pay compensation to the consumer in the event that the consumer recourse is successful.

You also have the right to pass your complaint to an Ombudsman/Regulator in your country of residence. A complete list for every EEA country can be found [here](#).

For the resolution of cross-border disputes, it's possible to submit a complaint to the competent foreign system by requesting the activation of the FIN-NET procedure, which can be found by accessing the website www.ec.europa.eu/fin-net.

If your complaint or dispute is related to Revolut, please [contact Revolut directly](#).

Part II:

Revolut Bank S.A. - Terms



METAL TRAVEL PROTECTION

HOW DOES IT WORK?

TRAVEL PROTECTION IS PROVIDED FOR MANY UNEXPECTED EVENTS THAT CAN HAPPEN BEFORE OR DURING YOUR TRIP.

XCover.com's Travel Protection is arranged by [our partner Revolut](#).

It protects [you](#) for various events such as medical emergencies, delayed departures, and stolen [baggage](#). The medical protection covers [you](#) if you become [ill](#) or get injured while travelling internationally, including with Covid-19. This policy does not cover illness or [injury](#) that are pre-existing at the time of booking.

You're protected for up to 30 days for trips purchased using your Revolut Metal Plan.

This is a high-level summary. Your [certificate](#) and policy wording will outline full details of your protection, limits and [excess](#).

SUMMARY OF YOUR PROTECTION

All benefits apply per beneficiary except in case of the '*Emergency accommodation in case of a trip interruption*' benefit.

TRIP CANCELLATION PROTECTION COVERS YOU IF...

- ✓ You have to cancel your [trip](#) because you or a [ticket holder](#) are injured or become [ill](#), including Covid-19 related cancellations.

TRIP INTERRUPTION PROTECTION COVERS YOU IF...

- ✓ You have to interrupt or cut short your trip because you or a [ticket holder](#) become ill or injured, including with Covid-19.

MEDICAL PROTECTION COVERS YOU IF...

- ✓ You or a ticket holder need urgent or unplanned medical treatment for an illness (including Covid-19) or [injury](#), while travelling internationally.

BAGGAGE PROTECTION COVERS YOU IF...

- ✓ Your [personal property](#), including electronics, are accidentally damaged, destroyed, or stolen during your trip.
- ✓ Your [baggage](#) is delayed or lost in transit.

MISSED SPORTING EVENTS PROTECTION COVERS YOU IF...

- ✓ You or a ticket holder become ill (including Covid-19) or injured and have to miss a sporting event.
- ✓ Your event is cancelled by the carrier because of bad weather.

PERSONAL LIABILITY PROTECTION COVERS YOU IF...

- ✓ You're responsible for the illness, injury or death of another person.
- ✓ You're responsible for damage to property that does not belong to you.

TRIP DELAY PROTECTION COVERS YOU IF...

- ✓ Your trip is delayed due to a [natural disaster](#), travel carrier delay or traffic accident.

TABLE OF BENEFITS

The protection includes the following benefits, limits and [excess](#)...

Benefit	Limit	Excess
✓ Trip Cancellation - Reimbursement of non-refundable trip costs, cancellation fees, and rebooking fees in case of a trip cancellation	€5,000.00	10% (deducted from the claim amount) up to a max. of €50
✓ Trip Interruption - Reimbursement of unused, non-refundable trip costs if your booking is cut short	€5,000.00	10% (deducted from the claim amount) up to a max. of €50.00
✓ Additional transport costs if your trip is cut short	Economy class ticket	
✓ Emergency accommodation in case of a trip interruption	A total max of €200.00 for each night of enforced delay for all beneficiaries beyond your initial departure time, for up to 5 nights	
✓ Medical Protection	€10,000,000.00	
✓ Emergency medical expenses abroad	Per max limit abroad	
✓ Emergency dental expenses abroad	€300.00	10% (deducted from the claim amount)
✓ Assistance in finding a doctor or medical facility	Arranged by XCover Assist	
✓ Medical repatriation	Arranged by XCover Assist	
✓ Search and rescue	€5,000.00	
✓ Overseas funeral costs or repatriation of the deceased	Arranged by XCover Assist	
✓ Return of dependents	Arranged by XCover Assist	
✓ Travel costs to reunite with a hospitalised friend or family member	Arranged by XCover Assist	
✓ Baggage Protection - Personal property protection	Max. €1,000.00 Up to €250.00 per item (if you have a receipt) Up to €150.00 per item (if you don't have a sales receipt but have proof of purchase) Max. 50% of the replacement cost of the item, up to €150.00 per item (if you don't have a sales receipt or proof of purchase)	10% (deducted from the claim amount) up to a max. of €50.00
✓ Baggage delay of more than 8 hours - if you have a receipt (outbound journeys only)	€400.00	

Benefit	Limit	Excess
✓ Baggage delay of more than 8 hours - if you don't have a sales receipt but have proof of purchase (outbound journeys only)	€200.00	
✓ Loss of travel documents - cost of an emergency passport or visa and related expenses	€500.00	
✓ Loss of travel documents - remaining value	Actual remaining value	
✓ Trip Delay Protection - Trip delay with expenses incurred (after 8-hour delay)	€100.00 per hour after a 8-hour delay. Max. €500.00	
✓ Trip delay without expenses incurred (after 8-hour delay)	€70.00 per hour after a 8-hour delay. Maximum €350.00	
✓ Personal liability	€1,000,000.00	
✓ Missed Activity Protection - Missed sporting activity	€200.00	
✓ Sport Equipment - Sports Cover	€1,500.00	
✓ Rental Sport Equipment - Sports Cover	€300.00	

YOU'RE NOT COVERED...

- ✗ If your claim is in any way related to a pre-existing medical condition.
- ✗ If the event (that causes your claim) takes place before you subscribed to the [Metal plan](#), or the Premium or Ultra plans in case of a change in plan membership.
- ✗ If you're travelling against the advice of a [medical practitioner](#).

HOW CLAIMS WORK

Medical Emergencies

Please contact us as soon as possible if you're admitted to [hospital](#) as we may be able to cover your expenses directly with the [hospital](#).

XCover Assist is here to help 24/7 if you're suffering from an acute medical illness or injury and need **urgent medical attention**.

Please contact us on:

- Czechia - [+420 2 34076685](#).
- Denmark - [+45 7 8717314](#).
- Finland - [+358 75 3252490](#).
- Iceland - [+354 5 395067](#).
- Republic of Ireland - [+353 1 6994488](#).
- Lithuania - [+370 700 33005](#).
- Netherlands - [+31 970 1020 4154](#).
- Romania - [+40 31 2296081](#).
- Slovakia - [+421 2 32606285](#).
- Sweden - [+46 10 1020383](#).
- All other countries - [+31 9701 0204 154](#).

To speed up the process, have the relevant documents ready when you [submit your claim](#). For example, for any medical claim you'll need proof of medical expenses and a doctor's certificate. For a step-by-step guide, visit our [Help Centre](#).

Requirement to contact us

You or someone acting on your behalf must contact us once you're aware you'll be admitted as an inpatient for at least one night's stay. If you don't contact us as soon as you're aware of your admittance and this causes our costs to increase, we'll only pay for the customary and reasonable costs we would have paid if you had contacted us straight away. Additional transportation or accommodation costs are only covered when they are pre-authorised by us.

Non-emergency medical assistance

For non-urgent medical assistance, start the process by visiting our [Claims Centre](#).

Flight reimbursement

If the airline reschedules or cancels your flight, the airline will refund you or provide a credit note. If it's cancelled within 14 days of your departure date, you may be able to seek additional compensation under the Flight Compensation Regulation (EC No 261/2004) if your flight was within the EU. You can [find more information here](#).

For everything else, go to [xcover.com/claim](#) to start your claim.

For all claims, we require, as a minimum, a detailed description of the event. We may [request documents](#) during the claim process such as booking invoices and receipts. If the required documents are not provided to us the claim may be rejected or the status changed to "Pending".

You may also be eligible to access medical treatment using your European Health Insurance Card. For more information about the European Health Insurance Card, please visit the [European Commission](#).

CANCELLING YOUR POLICY

Your policy will be automatically cancelled when your Revolut Metal Plan is cancelled or changed to another account type. It cannot otherwise be cancelled.

WHEN AM I PROTECTED?

You're protected for trips, which start and end at your home, for up to 30 days.

To be protected, you must have an active Revolut Metal Plan and use this account to pay for your accommodation and the main commercial or public transport to and from your destination, unless you can prove that your Revolut card has been stolen. Your Revolut Metal Plan must remain open (without interruption) from when you book your trip and you must be able to provide receipts to prove that you used your Revolut Metal Plan to pay for your trip and accommodation.

Other ticket holders are protected when they travel with the Revolut Metal Plan holder that paid for the trip unless separated due to a natural disaster or unavoidable circumstance.

For tours to be accepted as a main transport, they must last for more than two days and include multiple destinations with overnight stopovers.

If your Revolut card is stolen and you're unable to pay for your trip using your Revolut Metal Plan, you may be protected. We'll ask for evidence that your account has been suspended and will require a police report, dated within 48 hours of the theft of your Revolut card.

YOUR QUESTIONS ANSWERED...

If you have any questions about your protection please log in to your XCover Account and visit our [Help Centre](#).

We've selected a few of our more popular FAQs below but more are available on XCover.com.

- [How do I activate my XCover Account?](#)
- [What documents do I need to make a claim?](#)
- [How do I make a change, cancel or get a refund for my XCover Protection?](#)
- [Where are my XCover Protection documents?](#)
- [How do I make a claim?](#)

POLICY WORDING

ABOUT YOUR COVER

Your [certificate](#) and this wording outline the coverage, limits, exclusions and excess.

You're protected for trips of up to 30 days, if all of the below criteria are fulfilled:

1. You must use your Revolut Metal Plan to pay for the main commercial or public transport to and from your destination. This does not apply if you use your private car.
2. You must use your Revolut Metal Plan to pay for your accommodation.
3. You must provide receipts or statements to prove your Revolut Metal Plan was used to pay for your main commercial or public transport and accommodation.
4. Your Revolut Metal Plan must remain open from the time you book your trip without interruption.
5. Other beneficiaries are only covered for the time they travel with the Revolut Metal Plan holder who paid for the trip unless you're separated due to unavoidable circumstances.

You're only covered if the trip starts and ends within a 30-day period unless your trip is extended due to unavoidable circumstances. Travel must be scheduled to start and end at your home.

Please note: If due to loss or theft of your Revolut card, you're unable to make a payment or pre-booking, we'll waive the requirement to pay/pre-book the main transport and accommodation with your Revolut Metal Plan. You must prove that your account was suspended and in case of theft provide a police report. We may also ask for further evidence.

TRIP CANCELLATION

We'll reimburse you for:

- Cancelled, non-flight, non-refundable trip costs, cancellation fees, and rebooking fees.
- Cancelled, non-refundable flight costs, cancellation fees, and rebooking fees.

YOU'RE PROTECTED IF...

You or a ticket holder have to cancel or reschedule your trip due to any of the following:

1. Illness, injury or death (including Covid-19) of you or a ticket holder. A [doctor](#) must confirm the medical necessity to cancel the trip in case of illness or injury.
2. If a [close relative/family member](#) not travelling with you is injured or becomes ill, including with Covid-19. The condition must be considered life-threatening by a doctor or require hospitalisation.
3. Your [home](#) becomes suddenly and unexpectedly [uninhabitable](#).
4. You (or a ticket holder) are summoned for legal proceedings during your trip.
5. Due to a [natural disaster](#) or [adverse weather](#) event the trip is cancelled by the travel carrier, leaving you out of pocket or with more than 24 consecutive hours delay. If you can get to your original destination another way during the scheduled trip dates, we'll reimburse you for:
 1. Existing or additional costs, such as accommodation, that you have to pay that can't be recovered from the travel supplier.
 2. The necessary cost of the alternative transportation in a similar or lower class of service as you were originally booked with your travel carrier.
 3. The cost of any lost prepaid accommodations caused by your delayed arrival.
6. You or a [travelling companion](#) is in a traffic accident on the departure date and:
 1. needs medical attention;
 2. or the vehicle needs to be repaired because it's not safe to operate.
7. You or a travel companion become involuntarily unemployed and notice of this unemployment was given after your trip was booked. The following conditions must be fulfilled:
 1. The unemployment must not be your or your travel companions' fault.
 2. The employment must have been permanent and not temporary.
 3. The employment must have lasted for at least 12 months before the unemployment.

8. You or a travel companion secure a new permanent and paid employment after your trip was booked. Presence at work must be required during the originally scheduled trip dates.
9. You, your spouse or a travel companion's primary residence is permanently relocated by at least 150 km because of a transfer by your employer after your trip was booked. The notice of the transfer must also be given after your trip was booked.
10. You or a ticket holder are active first responders and are called upon to provide aid or relief following an emergency during the originally scheduled trip dates.
11. You, a travelling companion, or a family member serving in the armed forces are recalled for active duty during your trip.
12. You miss at least half of your trip due to one of the following:
 1. A travel carrier delay (this does not include a travel carrier's cancellation prior to the day of your departure).
 2. [A strike or industrial action](#), unless threatened or announced prior to the date your trip was booked.
 3. A natural disaster.
 4. Roads are closed or impassable due to severe weather.
 5. Civil disorder, unless it rises to the level of political risk.
13. You or a ticket holder's required travel [documents](#) are stolen or lost. You must make diligent efforts and provide proof of your attempt to secure replacement [documents](#) that would allow you to keep the originally scheduled trip dates.
14. A family member or your service animal passes away on or after the start date shown on your certificate.
15. You or a travel companion is medically unable to receive an immunisation that is required for entry into a destination.
16. You or a travelling companion receive a legal notice to attend an adoption proceeding during your trip.
17. You or a travelling companion can't start your trip as planned because either has to be quarantined. The quarantine must be caused by a contagious disease (including Covid-19). If the quarantine is due to an epidemic or [pandemic](#) (including Covid-19), it must be specifically and individually designated by name in an order or directive to be placed in quarantine.

For claims related to Covid-19, our claims team will require a PCR test as proof.

If you cut your trip short you'll be paid based on the number of [unused days](#) you have remaining, not including any amounts recoverable or recovered from third parties such as airlines, booking agents and travel suppliers.

YOU (OR ANY OTHER TICKET HOLDERS) ARE NOT COVERED...

1. For any exclusion listed under "General exclusions".
2. For the cost of any medical tests or certificates.
3. For the attendance at a legal proceeding if it's due to your occupation (for example, if you're attending in your capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation).
4. If your airline or carrier cancels your flight prior to the day of your departure. If the airline reschedules or cancels your flight, the airline will refund you or provide a credit note. If it's cancelled within 14 days of your departure date, you may be able to access additional compensation under the Flight Compensation Regulation (EC No 261/2004). You can [find more information here](#).
5. If you have to quarantine and the quarantine order is applied:
 1. to some segment or all of a population, geographical area, building or vessel (including shelter-in-place, stay-at-home, safer-at-home or other similar restrictions), or
 2. based on where the person is travelling, including origin point, in-transit and final destination.

These limitations apply even if the quarantine order or directive specifically designates you or a travelling companion by name to be quarantined.

TRIP INTERRUPTION

We'll reimburse you for:

- Unused, non-flight, non-refundable trip costs.
- Unused, non-refundable flight costs.
- Additional accommodation and transportation expenses if the interruption causes you to stay at your destination (or the location of the interruption) longer than originally planned.

YOU'RE PROTECTED IF...

You or a ticket holder have to interrupt or cut short your trip due to any of the following:

1. Illness, injury or death (including Covid-19) of you or a ticket holder. A doctor must confirm the medical necessity to interrupt the trip in case of illness or injury.
2. If a close relative/family member that is not travelling with you is injured or becomes ill, including with Covid-19. The condition must be considered life-threatening by a doctor or require hospitalisation.
3. Your home becomes suddenly and unexpectedly uninhabitable.
4. You (or a ticket holder) are summoned for legal proceedings during your trip.
5. Due to a natural disaster or adverse weather event the trip is cancelled by the travel carrier, leaving you out of pocket or with more than 24 consecutive hours delay. If you can get to your original destination another way during the scheduled trip dates, we'll reimburse you for:
 1. Existing or additional costs, such as accommodation, that you have to pay that can't be recovered from the travel supplier.
 2. The necessary cost of the alternative transportation in a similar or lower class of service as you were originally booked with your travel carrier.
 3. The cost of any lost prepaid accommodations caused by your delayed arrival.
6. You or a travelling companion is in a traffic accident and:
 1. needs medical attention;
 2. or the vehicle needs to be repaired because it's not safe to operate.
7. You or a ticket holder are active first responders and are called upon to provide aid or relief following an emergency during the originally scheduled trip dates.
8. You or a travelling companion is a passenger on a hijacked aircraft, train, vehicle, or vessel.
9. You, a ticket holder, or a family member serving in the armed forces are recalled to active duty while you're on your trip.
10. You miss at least half of your trip due to one of the following:
 1. A travel carrier delay (this does not include a travel carrier's cancellation prior to your departure date).
 2. A strike or industrial action, unless threatened or announced prior to the date your trip was booked.
 3. A natural disaster.
 4. Roads are closed or impassable due to severe weather.
 5. Civil disorder, unless it rises to the level of political risk.
11. You or a ticket holder's required travel documents are stolen or lost. You must make diligent efforts and provide proof of your attempt to secure replacement documents that would allow you to keep the originally scheduled trip dates.
12. A family member or your service animal passes away during your trip.
13. You or a travelling companion can't start your trip as planned because either has to be quarantined. The quarantine must be caused by a contagious disease (including Covid-19). If the quarantine is due to an epidemic or pandemic (including Covid-19), it must be specifically and individually designated by name in an order or directive to be placed in quarantine.

For claims related to Covid-19, our claims team will require a PCR test as proof.

If you cut your trip short you'll be paid based on the number of unused days you have remaining, not including any amounts recoverable or recovered from third parties such as airlines, booking agents and travel suppliers.

YOU (OR ANY OTHER TICKET HOLDERS) ARE NOT COVERED...

1. For any exclusion listed under "General exclusions".
2. For the cost of any medical tests or certificates.
3. For the attendance at a legal proceeding if it's due to your occupation (for example, if you're attending in your capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).
4. If your travel carrier or airline cancels your trip for any reason. This doesn't include natural disasters or adverse weather.
5. If you have to quarantine and the quarantine order is applied:
 1. to some segment or all of a population, geographical area, building or vessel (including shelter-in-place, stay-at-home, safer-at-home or other similar restrictions), or
 2. based on where the person is travelling, including origin point, in-transit and final destination.

These limitations apply even if the quarantine order or directive specifically designates you or a travelling companion by name to be quarantined.

MEDICAL PROTECTION

If you require emergency medical attention, seek care at your destination. We aren't a healthcare provider, we can help you with care and assistance options after your injury or illness.

Please contact XCover Assist as soon as possible for any injury due to an [accident, illness or disease](#) which requires your admittance to hospital as an in-patient or before any arrangements are made for your repatriation. We'll only cover in-patient treatment if it's [medically necessary](#), which means that a diagnosis can't be made or treatment can't be safely and effectively provided on an out-patient or day-care basis.

- You or someone on your behalf must contact us before any arrangements are made for your repatriation. If we did not authorise and arrange the transportation, we'll only pay up to what we would have paid if we had made the arrangements. We'll not assume any responsibility for any transport arrangements that we did not authorise or arrange.
- Please contact XCover Assist as soon as possible if you need to be admitted to a hospital as an inpatient or are in need of receiving a higher-cost treatment. We may be able to guarantee payments or arrange direct billing within the limits of your 'Emergency medical expenses' cover (subject to the acceptance by the medical provider).

We'll pay for the following medical treatment costs and related expenses incurred during your trip abroad if:

- You become ill (including with Covid-19) or suffer an injury and it becomes necessary for you to receive treatment from a medical practitioner to prevent [serious harm](#) if it's not treated before your return home, as an inpatient, daycare-patient or outpatient.
- We'll only reimburse charges that are [usual and reasonable](#) in accordance with standard and generally accepted medical procedures. If we consider a claim to be inappropriate, we reserve the right to decline your claim or reduce the amount we pay.

Your outstanding medical expenses are paid after we have sought reimbursement via alternate sources such as [reciprocal health agreements](#) (these are common in Europe but limited), private medical insurance, social security, statutory health insurance, or any other provider that may cover you.

Medical evacuation, medical repatriation and emergency flights

The XCover Assist Team will choose care options such as medical evacuation, medical repatriation and emergency flights for you or a carer or companion.

If you become ill or injured while on your trip, and you're deemed well enough to travel by your treating medical practitioner and our medical team, we'll arrange your transport to your home or [home country](#). Your transport will be via regularly scheduled services in the same class as your original ticket unless otherwise [medically necessary](#). We may also arrange and pay for a medical escort if it's deemed medically necessary.

Where applicable, any refund or credit of your original flight will either be deducted from any payment made to you or will be used to contribute to your emergency transport cost.

Medical transport

If you become ill or injured during your trip, we'll pay for emergency transportation from the location of the incident to a registered medical facility.

If we decide that the medical facility you're transported to is unable to offer the care you need, we'll arrange and pay for your transportation to a suitable medical facility in the country you're in or your [home country](#). You can also choose to be medically evacuated to your home country if appropriate care is unavailable.

We may also arrange and pay for a medical escort if it's deemed medically necessary.

If you spend or are expected to spend more than 14 days in inpatient care and are medically stable, we'll also arrange and pay for your transportation to your home country.

Additional accommodation and transport costs

Additional accommodation and transport expenses to a medical facility are covered.

- We'll pay accommodation costs for you and/or one person to stay with you (or travel from your home country to stay with you).
- We'll reimburse your taxi fares to your medical facility.

We'll also pay transport costs (same class of service that was originally booked) for a friend or family member to travel to you if you're [hospitalised](#) for more than 72 hours or suffer a sudden life-threatening condition.

Return costs of dependents

Travel costs of your travelling companions, (17 or under or [dependents](#)) are covered. We'll cover their travel costs to return to your primary residence or a location of your choice in your country of residence.

We'll also cover the travel costs (same class of service that was originally booked) for an adult family member to accompany your travelling companions if necessary.

You're covered if...

- you're told by the treating doctor you will be [hospitalised](#) for more than 24 hours, or you pass away during your trip; and
- you don't have an adult family member travelling with you that is able to care for the travelling companions (17 or under or [dependents](#)).

Dental treatment

Emergency dental treatment is covered if you need immediate pain intervention or surgery.

Search and rescue

We'll pay the cost of search and rescue activities by a professional rescue team if:

- you're reported missing during your trip or you have to be rescued from a physical emergency in a remote location; or
- a government operation is not underway to rescue you; or
- if you cannot be reached by ground ambulance due to being in a remote location.

Funeral costs

Overseas funeral costs or repatriation of the deceased are covered. We'll make the necessary arrangements.

YOU'RE NOT COVERED...

1. For any exclusion listed under "General exclusions".
2. For any claims caused by pre-existing medical conditions as outlined in the list of exclusions section "Pre-existing medical conditions".
3. For any costs incurred prior to your trip or for any care provided after your trip ends.
4. For any costs when you're travelling against the advice of your medical practitioner or our medical practitioner, or any government office, including local government authority, national authority or the World Health Organisation.
5. For any cost that is incurred because the treatment is not medically necessary to prevent [serious harm](#) to you before your return home.
6. For incorrect use of medications.
7. If it was foreseeable before your trip that a claim would be likely to occur during your trip.
8. For any claim resulting from vehicle usage where you or the driver of your vehicle:
 1. Did not have an appropriate licence, or
 2. Were not permitted to drive or
 3. Violated applicable road laws.
9. For any non-emergency care or services in general and will not pay for the following care and services in particular:
 1. Elective cosmetic surgery or care;
 2. Annual or routine examinations or consultations;
 3. Long-term care;
 4. Allergy treatments (unless life-threatening);
 5. Examinations, consultations or care related to or loss of/damage to hearing aids, dentures, eyeglasses and contact lenses;
 6. Physiotherapy, rehabilitation or palliative care (except as necessary to stabilise you);
 7. Experimental treatment; and
 8. Any other non-emergency medical or dental care.
10. For any claim arising from your failure to obtain any recommended vaccines, inoculations or medications prior to your trip.

CONDITIONS RELATED TO MEDICAL TRANSPORT AND EVACUATION

1. You or someone acting on your behalf must contact us, and we must make all transportation arrangements in advance. If we did not authorise and arrange the transportation, we'll only pay up to what we would have paid if we had made the arrangements. We won't assume any responsibility for any transportation arrangements that we did not authorise or arrange.
2. Medical transport must be medically necessary.
3. All decisions about your evacuation must be made by medical practitioners licensed in the countries where they practise.

4. You must comply with the decisions made by our assistance and medical teams. If you do not comply, you effectively relieve us from any responsibility and liability for the consequences of your decisions, and we reserve the right to not provide protection.
5. One or more emergency transportation providers must be willing and able to transport you from your current location to the identified hospital or medical facility.
6. Any special requirements for your transport must be medically necessary. For example, if more than one seat is medically necessary for you to travel.

PERSONAL LIABILITY

YOU'RE PROTECTED IF...

1. You're responsible for the illness, injury or death of another person. This does not include employees, family members, your travelling companions or other ticket holders.
2. You're responsible for damage to property that does not belong to you. This does not include property owned by employees, family members, your travelling companions or other ticket holders.

YOU'RE NOT COVERED...

1. For any exclusion listed under "General exclusions".
2. If you're responsible for the illness, injury or death of any employees, family, members, travelling companions or other ticket holders.
3. If you're responsible for the damage to property owned by any employees, family members, your travelling companions or other ticket holders.
4. If the compensation or legal costs result from:
 1. Any liability which has been assumed by you under agreement unless the liability would have attached in the absence of such agreement.
 2. Any liability that is caused by something you deliberately did.
 3. Any liability that is caused by something you deliberately did not do, but should have.
 4. Any personal business, trade, profession or occupation, the supply of goods or services or the ownership or occupation of land or buildings.
 5. Any ownership, possession or use of:
 1. a motorised or mechanical vehicle or machinery;
 2. animals;
 3. or firearms.
 6. The transmission of any communicable disease or virus.
 7. Any hired, loaned or borrowed property other than accommodation you're using on your trip.
5. Fines of exemplary damages (fines that aim to punish the person responsible, rather than awarding compensation to the victim).

TRIP DELAY

If your or your travel companion's trip, is delayed for one of the covered reasons listed below, we'll reimburse you for the following expenses, less available refunds, up to the maximum benefit for 'Trip delay' shown in the certificate:

1. If you've been delayed for a minimum of 8 hours, you'll be reimbursed for prepaid expenses and additional expenses including meals, accommodation, communication and transportation. The delay is calculated based on the time of arrival at your final destination. You'll be reimbursed:
 - If you *incur expenses*, up to **€100.00 per hour** when you're **delayed more than 8 hours**. You'll be paid up to a **maximum €500.00**. Proof of purchase is required (e.g. credit card / bank statement or payment receipt).
 - If you *don't incur expenses*, up to **€70.00 per hour** when you're **delayed more than 8 hours**. You'll be paid up to a **maximum €350.00**.
1. If the delay causes you to miss the departure of your cruise/tour necessary transport expenses are covered to help you rejoin your cruise/tour or reach your destination.
2. If the delay causes you to miss the departure of your flight or train due to a local public transportation delay on your way to the departure airport or train station, necessary transportation expenses are covered to help you either reach your destination or return home.

YOU'RE PROTECTED IN THE EVENT OF...

1. A travel carrier delay.

2. A travel carrier's cancellation on the day of your departure, either to your destination or home.
3. A strike, unless threatened or announced prior to the date of booking your trip.
4. A natural disaster.
5. Lost or stolen travel documents.
6. Hijacking, except when it's a terrorist event.
7. Civil disorder, unless it rises to the level of political risk.
8. A traffic accident.
9. A travel carrier denies you or a travelling companion boarding based on a suspicion that you or a travelling companion has a contagious medical condition (including an epidemic or [pandemic disease](#) such as COVID-19). This does not include being denied boarding due to your refusal or failure to comply with rules or requirements to travel or of entry to your destination.
10. Quarantine during your trip due to having been exposed to:
 1. A contagious disease other than an epidemic or pandemic;
 2. Or an epidemic or pandemic (such as COVID-19), but only when the following conditions are met:
 1. The quarantine is specific to you or a travelling companion, meaning that you or a travelling companion must be specifically and individually designated by name in an order or directive to be placed in quarantine due to an epidemic or pandemic;
 2. And the quarantine does not apply generally or broadly:
 1. to some segment or all of a population, geographical area, building or vessel (including shelter-in-place, stay-at-home, safer-at-home or other similar restriction);
 2. or based on to, from or through where the person is travelling.

This limitation applies even if the quarantine order or directive specifically designates you or a travelling companion by name to be quarantined.

YOU'RE NOT COVERED...

1. For any exclusion listed under "General exclusions".
2. A travel carrier's cancellation prior to your departure date.

PERSONAL PROPERTY

Your items are protected, up to the limits shown on your certificate for:

- The cost to repair the damaged personal item;
- The cost to replace the lost, damaged or stolen personal item with the same or similar item, reduced in price by 10% for each full year since the original purchase date, up to the maximum of 50% reduction. The amount you can claim per item will depend on the proof of ownership you can provide. For more information on proof of purchase, please visit our [Help Centre](#).

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

Please contact your airline or travel provider if your [personal property](#) is damaged or lost in transit as they may be able to help.

YOU'RE COVERED IF...

- Your [electronic devices](#) are lost, damaged or stolen during your trip.
- Your personal items are lost, damaged or stolen during your trip.

YOU (OR ANY OTHER TICKET HOLDERS) ARE NOT COVERED...

1. For any exclusion listed under "General exclusions".
2. If you don't report the theft or loss of a mobile phone to your network provider and ask them to block the device.
3. If you cannot provide a police report in case the item has been stolen.
4. For any incurred charges (such as phone bills or subscriptions) or lost income.
5. For animals, including remains of animals.
6. For cars, motorcycles, motors, aircraft, watercraft and other vehicles and related accessories and equipment.
7. For bicycles, skis and snowboards (except while they're checked with a travel carrier);
8. For hearing aids, prescription eyewear and contact lenses.
9. For artificial teeth, prosthetics and orthopaedic devices.
10. For wheelchairs and other [mobility devices](#).

11. For consumables, medicines, medical equipment/supplies and perishables.
12. For tickets, passports, deeds, blueprints, stamps and other documents.
13. For money, currency, credit cards, notes or evidence of debt, negotiable instruments, travellers' cheques, securities, bullion and keys.
14. For rugs and carpets.
15. For antiques and art objects.
16. For fragile or brittle items.
17. For firearms and other weapons, including ammunition.
18. For intangible property, including software and electronic data.
19. For property for business or trade.
20. For property you do not own.
21. For a valuable item stolen from a vehicle, locked or unlocked.
22. For personal property, while it is:
 1. Shipped, unless with your travel carrier;
 2. In or on a car trailer;
 3. Unattended in an unlocked motor vehicle (unless there is evidence of a forced entry)
23. For personal property that is misplaced, lost or forgotten while in your or a travel companion's possession.

BAGGAGE DELAY

If your baggage is delayed by a travel supplier during your trip, we'll reimburse you for expenses you incur for the essential items you need until your baggage arrives, up to the limit shown on your certificate. You will need to show proof of purchase (includes credit card or bank statement). You also need to provide a confirmation from the carrier (or Property Irregularity Report if an airline).

YOU'RE COVERED IF...

Your baggage is delayed for more than 8 hours on your outbound journey.

YOU'RE NOT COVERED IF...

1. For any exclusion listed under "General exclusions".
2. If your baggage is delayed on your return journey home.

LOSS OF TRAVEL DOCUMENTS

If your passport or visa is lost, stolen or destroyed while you're on your trip, we'll reimburse you, up to the limit shown on your certificate for the following:

1. The cost of your necessary extra travel and accommodation expenses as well as administration costs for the issuing of the emergency passport and/or visa you need to continue your trip or return to your primary residence; and
2. The equivalent cost (based on the current standard replacement costs) of the period remaining on your passport that is lost or has been stolen or destroyed.

Please note: You'll need a receipt from the Embassy or Consulate confirming the cost of the emergency replacement passport or visa and a written report from the police if your passport or visa is stolen.

YOU'RE NOT COVERED...

1. For any exclusion listed under "General exclusions".
2. If you can't provide receipts for the expenses claimed.
3. For losses caused by differences in exchange rates.
4. For passports or visas left unattended in a motor vehicle or a public area.
5. For foreign currency transaction fees imposed by your bank or credit card issuer.
6. For the cost of any upgrades, pre-checking services or postage fees.

MISSED ACTIVITY - SPORTS COVER

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

YOU'RE COVERED IF...

1. You or a family member who is participating in the activity becomes ill or injured, or develops a medical condition (including being diagnosed with an epidemic or pandemic disease such as COVID-19). The illness, injury or medical condition must be disabling enough to make a reasonable person not participate in the activity and a doctor advises you or a family member not to participate in the activity before the activity takes place. If that isn't possible, a doctor must either examine or consult with you or the family member within 48 hours of the activity or as soon as reasonably possible, to confirm the decision not to attend.
2. Your family member who is not participating in the activity becomes ill or injured, or develops a medical condition. The illness, injury or medical condition must be considered life-threatening by a doctor, require hospitalisation or require your care.
3. In case of death.
4. A family member or your service animal dies within 30 days of the scheduled start date of the activity.
5. Your prepaid activity is cancelled by the supplier of the activity due to severe weather.
6. Your ski resort closes 75% or more of its ski trails due to lack or excess of snow. The closure is for at least 50% of the normal operating hours on the calendar day you intend to use the lift tickets.

YOU'RE NOT COVERED...

1. For any exclusion listed under "General exclusions".

SPORT EQUIPMENT - SPORTS COVER

Your sporting equipment is protected, up to the limits shown on your certificate for:

- The cost to repair your damaged sporting equipment;
- The cost to replace your lost, damaged or stolen sporting equipment with the same or similar item, reduced in price by 10% for each full year since the original purchase date, up to the maximum of 50% reduction.

YOU'RE COVERED IF YOUR SPORTING EQUIPMENT IS...

- lost or damaged by a travel supplier.
- stolen while you're on your trip.

The following conditions apply:

- You must have taken all necessary steps to keep your sporting equipment safe and intact and to recover it;
- You must have reported the incident and have a copy of a written report giving a description of the property and its value from the appropriate local authorities, travel carrier, hotel or tour operator within 24 hours of discovery of the loss; and
- You must provide original receipts or another proof of purchase for the lost items. For items without an original receipt or a proof of purchase, we'll provide cover based on up to 50% of the cost to replace the lost, damaged or stolen item with the same or similar item.

YOU (OR ANY OTHER TICKET HOLDERS) ARE NOT COVERED FOR ...

1. Any exclusion listed under "General exclusions".
2. Items other than sporting equipment.
3. Animals, including remains of animals.
4. Cars, motorcycles, motors, drones, aircraft, watercraft and other vehicles as well as related accessories and equipment.
5. Hearing aids, prescription eyewear and contact lenses, unless specifically designed for use in a particular sport.
6. Prosthetics and orthopaedic devices, unless specifically designed for use in a particular sport.
7. Wheelchairs and other mobility devices, unless specifically designed for use in a particular sport.
8. Non-physical property, including software and electronic data.
9. Property used for business or trade.
10. Property you do not own.
11. Gross negligence or malicious conduct leading to loss, theft or damage of your sporting equipment.
12. Sporting equipment while it is:
 1. being shipped, unless with your travel carrier;
 2. in or on a car trailer;
 3. or unattended in an unlocked motor vehicle (unless there is evidence of forced entry).

RENTAL SPORT EQUIPMENT - SPORTS COVER

We'll reimburse the necessary costs for renting replacement sporting equipment to use during your trip, up to the limit shown on your certificate.

YOU'RE COVERED IF YOUR SPORTING EQUIPMENT IS...

- lost or damaged by a travel supplier on your outbound trip.
- stolen while you're on your trip.

You must have made a report giving a description of the property with the appropriate local authorities, travel supplier, hotel or tour operator within 24 hours of discovery of the loss.

YOU (OR ANY OTHER TICKET HOLDERS) ARE NOT COVERED...

1. Any exclusion listed under "General exclusions".
2. For motorised equipment or vehicles.

CONDITIONS

1. You must take all reasonable action to prevent or reduce a claim.
2. If you cut your trip short your claim payment will be calculated based on the number of unused days you have remaining, less any amounts recoverable or recovered from third parties such as airlines, booking agents and travel suppliers.
 1. You must notify all of your travel suppliers as soon as practicable once you know that you will need to interrupt your trip for any reason. We won't cover any loss that occurred because of your failure to notify your travel supplier as early as possible.
3. For your sporting activities to be covered, they must be:
 1. Arranged as part of your trip;
 2. Provided by a company that is regulated or licensed where required; and
 3. Not otherwise prohibited by law.
 4. You must wear all recommended safety equipment while participating in your sporting activities in order to be eligible for cover.
4. We may ask for a medical certificate during the claims process. We do not cover any associated costs unless a follow-up independent medical examination is requested, for which we'll reimburse you.
5. You must not have travelled against the advice of the government in your country of residence or against local authority advice at your trip destination.
6. You must not make any payment, admit liability, offer or promise to make any payment without written consent from us.
7. We'll decide how to settle or defend a claim and may carry out proceedings in the name of any person covered by this policy, including proceedings to recover any claim payments.
8. We can take over any rights in the defence or settlement of any claim and take proceedings in your name for our benefit against any other party.
9. We may at any time pay the full liability under the policy after which no further payments will be made in any respect.
10. You must assist to obtain or pursue a recovery or contribution from any third party by providing all information that we request.
11. We and you do not intend any term of this contract to be enforceable by any third party.
12. You must be a resident of the EU/EEA to be covered by this insurance.

GENERAL EXCLUSIONS

You're not covered...

1. For trips exceeding 30 days.
2. If you're on a business trip or you're commuting for work/internships, work training or meetings.
3. If you're moving or relocating to a new residence or a temporary or secondary residence.
4. For any excess shown on your certificate.
5. If you close or deactivate your Revolut account after you've purchased your trip. This includes if you re-open your account before you start your trip.
6. If you didn't use your Revolut account to pay for the main transport to and from your destination. This doesn't apply if you use your private vehicle.
7. If you didn't use your Revolut account to pay for your accommodation.
8. For any claims from other ticket holders if they are no longer travelling with the Revolut account holder that booked the trip.

9. For claims related to tours being the main transport that last less than 2 days or don't feature multiple destinations with overnight stopovers.
10. For any claims caused by pre-existing medical conditions as outlined in the list of exclusions Section "Pre-existing medical conditions".
11. If you travel to receive healthcare or medical treatment of any kind.
12. For any claim arising from your failure to take medication as prescribed by your medical practitioner.
13. For any amounts recoverable or recovered from third parties, such as your airline or travel agent
14. For any non-emergency treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which caused your admittance into hospital.
15. For any claim arising from sexually transmitted infections.
16. For injuries or death caused by suicide or attempts.
17. For jumping from vehicles, balconies or buildings or any other self-exposure to needless risk (unless your life is in danger or you're trying to save someone's life).
18. Participating in extreme, high-impact sports and activities in general and the following activities in particular:
 1. Any high-altitude activity;
 2. BASE jumping, or free climbing;
 3. Rafting/kayaking above class V rapids or canoeing above class III rapids;
 4. Heli-skiing, off-piste skiing;
 5. Skiing or snowboarding in an area designated unsafe by the resort management;
 6. Personal combat or fighting sports;
 7. Running of the bulls, or rodeo activities;
 8. Racing, pace making or speed testing any motorised vehicle, aircraft or watercraft other than go-karts;
 9. Free diving at a depth greater than 10 metres or scuba diving at a depth greater than 30 metres;
10. Non-certified divers, diving without a certified dive instructor.
11. For extreme, high-impact sporting activities that are not listed above to be covered, they must be:
 1. Arranged as part of your trip;
 2. Provided by a company (if required by local law they must be regulated and/or licensed); and
 3. Not otherwise prohibited by local law.
12. You must wear all recommended safety equipment while participating in your sporting activities in order to be eligible for cover.
19. For any claim arising or resulting from you being involved in any grossly negligent, illegal or criminal act including your failure to comply with the laws applicable to the country in which you're travelling.
20. For the financial failure of any travel agent or supplier forming part of your claim.
21. For any other costs not specifically covered in the policy such as loss of earnings due to being unable to return to work following injury or illness occurring whilst on a trip.
22. For any payment which you would normally have made during your travels.
23. For any claim due to changes in travel advice from any local government or national authority, or where you're travelling against government advice.
24. For any claim which arises directly or indirectly from you not being allowed to board a flight, train, sea vessel, coach or bus for any reason.
25. For any claim arising from your failure to obtain the required passport or visa.
26. For any claim arising as a result of: terrorism, war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power, as well as nuclear or radioactive risks. This exclusion will not apply to the emergency medical expenses and assistance section provided that the insured person, ticket holder or other beneficiaries suffering Injury or Illness has not participated in or conspired in such activities.
27. For any claim if you're on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
28. For claims from non-ticket holders.
29. For any claims arising from alcohol and/or drug abuse or alcohol and/or drug dependency which is evidenced by your medical records. A blood alcohol level exceeding 0.19% will be deemed as alcohol abuse under the terms of this policy.
30. For any claims where a delay was caused by adverse weather, a riot, civil commotion, strike or industrial action which began or was announced before the start date of your Metal plan and the date your travel tickets or confirmation of booking were issued.
31. Costs relating to a normal pregnancy or delivery.

Pre-existing medical conditions

Any medical condition is not covered that, within the 12 months prior to and including the booking date of the trip has either:

- Caused a person to seek a medical consultation, diagnosis, care or treatment by a doctor.
- Presented symptoms;
- Required a person to take medication prescribed by a doctor (unless the condition or symptoms are controlled by that prescription and the prescription has not changed).

The illness, injury or medical condition does not need to be [formally diagnosed](#) in order to be considered a pre-existing medical condition.

Pregnancy.

Costs relating to a [normal pregnancy](#) or delivery are not covered. We'll provide cover only for [complications of pregnancy or childbirth](#) provided that your medical practitioner or midwife confirms that you're fit to travel.

CANCELLATION AND REFUNDS

Your policy will be automatically cancelled when your Revolut Metal Plan is cancelled or changed to another account type. It cannot otherwise be cancelled.

MAKING A CLAIM

Medical Emergencies

Please contact us as soon as possible if you're admitted to [hospital](#) as we may be able to cover your expenses directly with the [hospital](#).

XCover Assist is here to help 24/7 if you're suffering from an acute medical illness or injury and need **urgent medical attention**.

Please contact us on:

- Czechia - [+420 2 34076685](#).
- Denmark - [+45 7 8717314](#).
- Finland - [+358 75 3252490](#).
- Iceland - [+354 5 395067](#).
- Republic of Ireland - [+353 1 6994488](#).
- Lithuania - [+370 700 33005](#).
- Netherlands - [+31 970 1020 4154](#).
- Romania - [+40 31 2296081](#).
- Slovakia - [+421 2 32606285](#).
- Sweden - [+46 10 1020383](#).
- All other countries - [+31 9701 0204 154](#).

To speed up the process, have the relevant documents ready when you [submit your claim](#). For example, for any medical claim you'll need proof of medical expenses and a doctor's certificate. For a step-by-step guide, visit our [Help Centre](#).

You may also be eligible to access medical treatment using your European Health Insurance Card. For more information about the European Health Insurance Card, please visit the European Commission.

Requirement to contact us

You or someone acting on your behalf must contact us once you're aware you'll be admitted as an inpatient for at least one night's stay. If you do not contact us as soon as you are aware of your admittance and this causes our costs to increase, we will only pay for the costs we would have paid if you had contacted us straight away, and as to what is considered customary and reasonable. Additional transportation or accommodation costs are only covered when they are pre-authorised by us.

Non-emergency medical assistance

For non-urgent medical assistance, start the process by visiting our [Claims Centre](#).

To get started, please visit our [Claims Centre](#).

Flight reimbursement

If the airline reschedules or cancels your flight, the airline will refund you or provide a credit note. If it's cancelled within 14 days of your departure date, you may be able to seek additional compensation under the Flight Compensation Regulation (EC No 261/2004) if your flight was within the EU. You can [find more information here](#).

For everything else, go to xcover.com/claim to start your claim.

For all claims, we require, as a minimum, a detailed description of the event. We may [request documents](#) during the claims process such as booking invoices and receipts. If the required documents are not provided to us the claim may be rejected or the status changed to “Pending”.

FRAUDULENT CLAIMS

You acknowledge and agree that you have a duty to take reasonable care not to make a misrepresentation when making a claim. We can reject claims and take legal action to recover any funds that have been paid based on any misrepresentation. We can refer matters to local authorities.

DEFINITIONS

The following keywords or phrases have the same meaning wherever they appear in relation to this policy, unless explicitly stated otherwise.

Accident

an unexpected event caused by something external, which results in an illness, injury or death.

Account / Revolut account

the payment account held with Revolut Bank S.A. or a branch office of Revolut Bank S.A.

Adverse weather

potentially harmful weather conditions that present an increased risk to safety and health.

Baggage

personal property you take with you or buy on your trip.

Booking invoice

the documents provided to you by a transport provider detailing your travel itinerary (e.g. a flight itinerary that includes departure dates, airline and passenger information) and payment receipt.

Certificate

the document giving details of the coverage, applicable benefits, limits and excess, and your reference number.

Close relatives or Family members

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

Complications of pregnancy or childbirth

referring to the following complications of pregnancy as certified by a medical practitioner: toxemia; gestational hypertension; pre-eclampsia; ectopic pregnancy; hydatidiform mole (molar pregnancy); hyperemesis gravidarum; antepartum haemorrhage; placental abruption; placenta praevia; post-partum haemorrhage; retained placenta membrane; miscarriage; stillbirths; medically necessary emergency Caesarean sections/medically necessary termination; and any premature births or threatened early labour more than 8 weeks (or 16 weeks in the case of a multiple pregnancy) prior to the expected delivery date.

Customary and reasonable

the most common charge for similar services, medicines or supplies within the area in which the charge is incurred, so long as those charges are reasonable. We'll determine what usual or reasonable charges are, and in doing so may consider one or more of the following factors:

1. the level of skill, extent of training, and experience required to perform the procedure or service;
2. the length of time required to perform the procedure or services as compared to the length of time required to perform other similar services;
3. the severity or nature of the illness or bodily injury being treated;
4. the amount charged for the same or comparable services, medicines or supplies in the locality;
5. the amount charged for the same or comparable services, medicines or supplies in other parts of the country;
6. the cost to the medical provider of providing the service, medicine or supply;
7. such other factors as we, in the reasonable exercise of discretion, determine are appropriate.

Departure date

is the date on which you're originally scheduled to begin your trip, as shown on your travel itinerary.

Dependents

travelling companions that are 17 or under, or requiring your full-time supervision and care.

Diagnosis of Covid-19

positive diagnosis and confirmation of Covid-19 that first occurs from a test taken after cover commences and from a test taken within seven days of your departure whilst you're travelling outside your country of origin.

Documents

ID card, passport, visa and driving licence.

Electronic devices

mobile phones, tablets, smartwatches, wearable activity trackers, and laptops.

Essential items

personal property you need until your baggage arrives. For example, toiletries, chargers and clothes.

Excess

the first amount of any claim for which you're responsible to pay. The excess displayed is deductible when XCover reimburses you for a cost that you have incurred. It's not deducted if there's no reimbursement. The excess applies to each beneficiary per claim.

Financial failure

becoming insolvent or having an administrator appointed and being unable to fulfill the services.

Formally diagnosed

a doctor or medical practitioner has officially determined your medical condition.

High-altitude activity

any activity that includes or is intended to include, going above 4,500 metres above sea level, other than as a passenger in a commercial aircraft.

Home

your primary place of residence.

Home country

the country in which you're a resident.

Hospital

a licensed medical institution which meets the following criteria:

- it has facilities for medical diagnosis and/or for treating injured and ill people;
- it's run by medical practitioner(s);
- it provides care supervised by state registered nurses or the local equivalent; and/or
- it's not a medical institution only specialised in training and education, a nursing or convalescent home, a hospice or place for the terminally ill, a residential care home, or a place for drug and/or alcohol rehabilitation.

Hospitalised

refers to in-patient treatment received in a hospital where an overnight stay is medically necessary.

Illness/III

sudden and unexpected deterioration in health including complications of pregnancy or childbirth, as certified by a medical practitioner.

Injury

bodily injury sustained in an accident directly and independently of all other causes.

Insured person

the person named on the certificate.

Insurer

Steadfast Insurance Partners Limited.

Main commercial or public transport:

Includes planes, coaches and trains for more than 50% of your total journey. This doesn't include travel by car rental, ride-sharing, taxis or local public transport like local buses.

Medically necessary

refers to medical treatment, services or supplies that must fulfil the below criteria:

1. Essential to identify or treat your medical condition, illness or injury;
2. Required because of your symptoms, diagnosis or treatment of the underlying condition;
3. Treatment must be in-line with generally accepted medical practice and professional standards of care in the medical community at the time (this doesn't apply to complementary treatment methods if they form part of your cover);
4. Required for reasons other than the comfort or convenience of you or your doctor;
5. It must be proven and demonstrated to have medical value (this doesn't apply to complementary treatment methods if they form part of your cover);
6. It must be the most appropriate type and level of service or supply;
7. It must be provided at an appropriate facility, in an appropriate setting and at an appropriate level of care for the treatment of your medical condition;
8. It must be provided only for an appropriate duration of time.

The term “appropriate” used in this definition refers to: taking patient safety and cost-effectiveness into consideration.

Medical practitioner or Doctor

a registered practising member of the medical profession who is not related to you or any other ticket holder.

Mobility device

a device, either motorised or non-motorised, that functions as a mobility aid for a person with a mobility impairment.

Metal plan

the Metal plan subscription offered by Revolut Bank S.A. or the branch office of Revolut Bank S.A. to Revolut account holders.

Metal plan holder

any individual who holds a Revolut account and a valid Metal Plan.

Natural disaster

large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people. Including but not limited to: earthquake, fire, flood, hurricane or volcanic eruption.

Normal pregnancy or childbirth

pregnancy or childbirth without any pregnancy-related complications.

Pandemic

a pandemic or global pandemic commences on the announcement date by the World Health Organization or another public health body. Covid-19 is such a pandemic.

Personal property

includes your clothing and personal effects, including all suitcases, and luggage etc.

Public transport carrier

any mechanically propelled vehicle operated by a company or under an individual licence to carry passengers for hire, including but not limited to aircraft, bus, coach, ferry, hovercraft, hydrofoil, ship, train, tram or underground train.

Racing

operating a vehicle with the aim of achieving the highest possible speed(s).

Reciprocal health agreements

entitle residents of each country to medical treatment either free of charge or at a reduced cost.

Revolut

Revolut Bank S.A.

Serious harm

the deterioration of an untreated medical condition leading to:

- a more intensive or prolonged period of treatment being required;
- a permanent and irreversible impact to health; or
- death.

Sexually transmitted infections

any disease, infection or illness passed via sexual contact with an infected partner.

Sporting equipment

items used for a physical sport (not including clothing).

Strike or industrial action

any form of industrial action taken by workers, carried out with the intention of preventing, restricting, or otherwise interfering with the production of goods or the provision of services.

Terrorism

an act, including but not limited to the use or planned use of force or violence and/or the threat of any person or group of persons, whether they're acting alone or on behalf of, or in connection with, any organisation, or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or the public, or to put any section of the public in fear.

Ticket holder/other beneficiaries

the spouse or cohabitant and children of the Metal Plan holder (including the stepchildren, foster children, adopted children or children currently in the adoption process) up to a maximum age of 17 years (at the time of travel) and travelling with the Metal Plan holder.

Travelling companion

a person or service animal travelling with you on your trip. A group or tour leader is not considered a travelling companion unless you're sharing the same room with the group or tour leader.

Trip

the period spent away from your home on pre-booked personal travel for up to 30 days. Travel must be scheduled to start and end at your primary residence. A trip starts (departure date) when you leave your regular place of residence (primary residence) to either travel to a destination:

- Worldwide (except for travel to countries sanctioned countries).
- More than 100kms away from your home.
- That includes an overnight stay outside of your home city/town with a commercial provider such as a hotel or hostel.

A trip ends when you return home to your regular place of residence.

A trip that is to be covered cannot include:

- travel with the intent to receive healthcare or medical treatment of any kind;
- or moving or relocating to a new residence or secondary residence;
- or commuting to and from work, work training, work meetings or internships.

Unattended

where you're not in full view of and are not in a position to prevent unauthorised interference with your property or vehicle.

Unavoidable circumstance

an event completely beyond your control that you couldn't have predicted or prevented. In legal terms this is known as a force majeure event.

Uninhabitable

a natural disaster, fire, flood, burglary or vandalism that has caused enough damage (including extended loss of power, gas or water) to make a reasonable person find their home or destination inaccessible or unfit for use.

Unused days

the number of days remaining on your trip.

Valuable item

collectibles, jewellery, watches, gems, pearls, furs, cameras (including video cameras) and related equipment, musical instruments, professional audio equipment, binoculars, telescopes, sporting equipment, mobile devices, smartphones, computers, radios, drones, robots and other electronics, including parts and accessories for the aforementioned items.

We/Us/Our

XCover.com, a trading style of Cover Genius Europe B.V.

You/Your/Yours/Beneficiary

the Metal Plan holder or a ticket holder.

IMPORTANT INFORMATION

DUAL COVER

If at the time of any incident which results in a claim under this policy, there is another insurance or service, such as a reciprocal health agreement, hospital scheme, government programme, public transport carrier, travel agent or any other provider of transportation and/or accommodation, covering the same loss, damage, expense or liability we won't pay more than our proportional share.

We have the right to claim back from a third-party any amount that we covered, if the third party is liable for the costs. We may take legal proceedings in your name, at our expense, to achieve this. This is called subrogation.

We won't make a contribution to any third-party insurer if the costs are fully or partly covered by that insurer. However, if our protection covers a higher amount than the other insurer, we'll pay the amount not covered by them.

GEOGRAPHICAL AND TRIP LIMITS

You're covered worldwide (except for travel to countries that are sanctioned), for trips up to 30 days.

Please note: A trip starts (departure date) when you leave your home to travel to a destination either:

- Abroad (worldwide - except for travel to countries that are sanctioned).
- Domestically more than 100kms away from your home.
- Domestically that includes an overnight stay outside of your home city/town with a commercial provider such as a hotel or hostel.

A trip ends when you return home to your regular place of residence or to a medical facility near your home.

SANCTIONS

We shall not provide any benefit under this policy to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

GOVERNING LAW AND JURISDICTION

If your home country is in the European Economic Area: Your policy is governed by the laws and courts of your home country, unless otherwise required by law.

If your home country is outside of the European Economic Area: Your policy is governed by the laws and courts of Malta, unless otherwise required by law.

The contractual language is English.

INFORMATION FOR THE ENTIRE POLICY

This contract of insurance ("policy") is provided by XCover.com, a trading name of Cover Genius Europe B.V. whose registered office is Vijzelstraat 20, 3rd floor, 1017HK, Amsterdam. Cover Genius Europe B.V. is a company registered in the Netherlands and is a firm authorised and regulated by the AFM under licence number 12046177.

This is a group policy. The group's policyholder is Revolut. A Metal Plan holder is added automatically to this group policy as an insured person. The Metal Plan holder and any other beneficiaries are covered under this group policy, for the duration of this group policy, only as long as the

Metal Plan holder has an active Metal Plan subscription with Revolut. Revolut as the group's policyholder has the right to suspend or cancel your insurance cover. You can't cancel your cover under this group policy without cancelling your Metal Plan subscription with Revolut.

This policy is underwritten by Steadfast Insurance Partners Limited (Malta Company Registration Number C55905), Level 3, Gasan Centre; Triq il-Merghat; Zone 1, Central Business District; Birkirkara; Malta, CBD 1020. Steadfast Insurance Partners Limited is authorised under the Insurance Business Act 1998 of the laws of Malta to carry out general business and is regulated by the Malta Financial Services Authority, Triq l-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta.

CHANGES TO YOUR PROTECTION

We can make changes to this wording and its benefits. When changes occur, the insured person will be given at least 30 days' notice in writing, unless these changes have to be made sooner by law or regulation.

THIRD-PARTY RIGHTS

Except where otherwise required by law, we and the policyholder have agreed that:

- it's not intended for any third party (other than the [Metal Plan holder's](#) direct right to claim) to have the right to enforce the terms of this contract.
- the group's policyholder and we can rescind or vary the terms of this contract without the consent of any third party (including the [Metal Plan holder](#)) to this contract, who might seek to assert that they have rights under this policy.

DATA PROTECTION

We're committed to protecting your personal information and we're committed to the principles of data security in the configuration of our services. With respect to European General Data Protection Regulation (GDPR), as a data controller, we collect and process information about you and we also receive personal information from Revolut, or your booking agent including your email address, name and phone number, risk details and other information which enables us to issue and modify policies and process claims, detect, investigate and prevent activities which may be illegal or could result in your plan being cancelled or treated as if it never existed and protect our legitimate interests. We may share that data from time to time with Revolut, insurers or contractors investigators, crime prevention organisations who may be outside of the European Union. We'll never ever share your data with external marketing services. Our Privacy Policy outlines how we process your data, the data that we collect and the processes to undertake should you either wish to request a copy of your data, or remove consent for us to retain your data.

You can access the administrator's privacy policy at <https://xcover.com/privacy-policy>.

You can access the full GDPR policy [here](#).

By applying for, using or renewing any of our products or services, or providing us with your information, you agree to this information being collected, held, used and disclosed as set out in this plan. We may monitor and record phone calls to help maintain our quality standards and for security purposes.

COMPLAINTS/DISPUTES

You can contact the friendly XCover Complaints Team at any time. Include your reference number (ending with "INS") for a formal review of your claim. We'll respond within 5 days. Click the button to send us an email.

 **FILE A COMPLAINT**

Once you have received your final response from Cover Genius Europe B.V., if you're still dissatisfied you may refer your case to the Klachteninstituut Financiële Dienstverlening (Kifid): Klachteninstituut Financiële Dienstverlening (Kifid), Postbus 93257, 2509 AG Den Haag, Tel. 0900 – 3552248, www.kifid.nl.

The Kifid is an independent body that arbitrates complaints about general insurance products and other financial services. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted. You must submit the complaint to KiFiD within one year after submitting the complaint to us or within three months after you have received our final response to your complaint. The lodging of a complaint does not affect the consumer's right to institute proceedings in the competent court.

If you are dissatisfied with the wording of the insurance policy, we invite you to make it known to Steadfast Insurance Partners Limited, Level 3, Gasan Centre; Triq il-Merghat; Zone 1, Central Business District; Birkirkara; Malta, CBD 1020 or by email: complaints@steadfast.eu. Your

situation will be looked at with the greatest care: the insurer will endeavour to resolve your complaint within 15 working days.

Once you have received the final response from Steadfast Insurance Partners Limited, if you're still not satisfied with the handling of your dispute by us or in the event of disagreement or dissatisfaction with the drafting of the insurance policy, you can contact: Office of the Arbiter for Financial Services, N/S in Regional Road, Msida MSD 1920, Malta. Telephone +356 2124 9245. Email: complaint.info@asf.mt (website: www.financialarbiter.org.mt). The Office of the Arbiter for Financial Services is dedicated to resolving disputes between consumers and financial companies. The Office of the Arbiter for Financial Services is the competent body for this type of recourse and may require the insurer to pay compensation to the consumer in the event that the consumer recourse is successful.

You also have the right to pass your complaint to an Ombudsman/Regulator in your country of residence. A complete list for every EEA country can be found [here](#).

For the resolution of cross-border disputes, it's possible to submit a complaint to the competent foreign system by requesting the activation of the FIN-NET procedure, which can be found by accessing the website <http://www.ec.europa.eu/fin-net>.

If your complaint or dispute is related to Revolut, please [contact Revolut directly](#).



METAL CAR HIRE EXCESS PROTECTION

HOW DOES IT WORK?

THIS PROTECTS YOU FOR CAR HIRE EXCESS FEES DURING TRIPS UP TO 30 DAYS.

XCover.com's Car Hire Excess Protection is arranged by our partner, [Revolut](#).

This is a high-level summary. Check [your certificate](#) and policy wording for full details of your protection and limits.

Claims arising from the current conflicts in the Middle East are not covered. For more information, please visit our [Help Centre](#).

SUMMARY OF YOUR PROTECTION

"CAR HIRE EXCESS" PROTECTS YOU IF...

- ✓ Your rental car is stolen or [damaged](#) during the rental period.

TABLE OF BENEFITS

The protection includes the following benefits and limits...

Benefit	Limit
✓ Car Hire Excess	€2,000

YOU'RE NOT COVERED IF...

- ✗ You violate the rental car agreement.
- ✗ You pick up your rental car from within 200kms of your home, unless your pick up takes place abroad.
- ✗ You're aged 17 or younger.
- ✗ You've leased or rented a car for 31 consecutive days or longer.
- ✗ A rental car is rented via a peer-to-peer car sharing service.
- ✗ You admit liability, make payment or offer or promise to make any payment without written consent from us.

HOW CLAIMS WORK

Go to [xcover.com/claim](#) to start your claim.

For all claims, we require, as a minimum, a detailed description of the event. We may request documents during the claims process such as booking invoices and receipts. If the required documents are not provided to us the claim may be rejected or the status changed to "Pending".

CANCELLATION AND REFUNDS

Your policy will be automatically cancelled when your Revolut Metal Plan is cancelled or changed to another account type. It cannot otherwise be cancelled.

YOUR QUESTIONS ANSWERED...

If you have any questions about your protection please log in to your XCover Account and visit our [Help Centre](#).

We've selected a few of our more popular FAQs below but more are available on XCover.com.

- [How do I activate my XCover Account?](#)

- [What documents do I need to make a claim?](#)
- [How do I make a change, cancel or get a refund for my XCover Protection?](#)
- [Where are my XCover Protection documents?](#)
- [How do I make a claim?](#)

Visit our [Help Centre](#) for a full list of our most frequently asked questions.

POLICY WORDING

ABOUT YOUR COVER

Your certificate and this wording will outline the coverage, limits and exclusions.

CAR HIRE EXCESS

YOUR COVERAGE

1. You're protected for car rentals during your [trip](#) for up to 30 days.
2. All drivers included in your rental agreement are covered.
3. You're covered up to the amount specified on your certificate.
4. We'll pay you for the specified [excess](#), or [damage](#) liability fee you're liable to pay under your rental car agreement.

This protection is designed to cover the various costs applied by the [rental companies](#), namely the [excess](#) that's payable on damages and the related fees when you rent a vehicle for a specified journey as outlined below.

YOU'RE COVERED WHEN YOU'RE CHARGED FOR...

1. Damage to the rental vehicle's [bodywork](#).
2. Theft or [vandalism](#) of the rental vehicle.
3. Damage to windcreens, mirrors, and lights, including external glass and lights.
4. Damage to wheels and tyres including punctures, fittings, replacements, and repairs.
5. Damage to the underbody of the vehicle.
6. Damage caused by [natural weather events](#).

YOU'RE NOT COVERED...

1. If you're aged 17 or younger.
2. For leases or rentals for 31 consecutive days or longer.
3. When you're on a business trip.
4. Where you breach a condition of this policy for example, failing to purchase one of the rental company's CDW coverage options.
5. Where you or another driver on the rental agreement breach any term of the vehicle rental agreement.
6. Where you or another driver on the rental agreement contravene driving rules or laws in any local jurisdiction during the specified journey.
7. Where you have given a false or misleading statement or you have engaged in fraudulent conduct. We reserve the right to cancel the cover and recover any claims that we have paid to you based on any fraudulent conduct.
8. Where you have not provided the necessary documents that we have reasonably requested during the claims process which means we cannot verify whether your claim comes within these terms and conditions.
9. Where you paid the rental company in cash and have insufficient evidence for that payment - appropriate and sufficient evidence would include ATM/cash withdrawal receipt, bank statement, or credit card statement.
10. For transaction costs applied by your credit card including international card and foreign exchange fees.
11. Where the event for which you're making a claim occurred before this protection was purchased.
12. Where you incur costs resulting from using incorrect fuel in your rental vehicle.
13. For mechanical breakdown or ordinary wear and tear.
14. Where you did not notify police of damage, theft or other events and this was required by the terms of your rental agreement. We recommend that you understand the local requirements for notifying authorities prior to picking up your vehicle.
15. Where you're liable for injuries to passengers, other drivers or any other party.
16. Where you're liable for damage to the property of passengers, other drivers or any other party.

17. Where you have driven the rental vehicle off-road or on an unsealed road, except for unsealed roads which you're required to use to access your accommodation venue.
18. Where your rental vehicle is being used for deliveries or similar commercial purposes.
19. Where your rental vehicle requires a non-standard driver's licence in your region/s of travel.
20. Where you have admitted you're "at fault" in relation to an accident or collision. This means you have, without our prior written consent, compromised our ability to recover any loss from the other driver. If you're an "at fault" driver, you must always inform the other driver that you will contact the insurer. You mustn't accept responsibility for the incident by signing or agreeing to anything relating to the incident without first telling us.
21. For the following rental cars:
 1. Vehicles used for peer-to-peer car sharing.
 2. Trucks or moving vans.
 3. Campers, trailers or recreational vehicles.
 4. Motorcycles, motorbikes, quads, trikes, snowmobiles, kit-cars or all-terrain vehicles.
 5. Vehicles when used off-road, on racing circuits or for sport events.
 6. Vehicles that are more than 10 years old.
 7. Vehicles that seat more than nine persons, including the driver.
 8. Vehicles that do not have to be licensed or are not legal where used.
 9. Vehicles that are rented for commercial or for-hire purposes, including limousines.
 10. Vehicles that have a manufacturer's suggested retail price of more than €70,000.
22. For any obligation you assume under any agreement (for example you pay for the car rental agency's supplemental insurance), except for a collision or comprehensive excess for your primary rental car insurance.
23. Where the blood alcohol level of the driver is found to be exceeding the legal limit to drive.
24. For any loss of value of a rental car.

GENERAL CONDITIONS

This policy is subject to the following conditions:

1. You're aged 18 years or older.
2. If you make a claim, you agree to provide documentation showing that your rental agreement includes CDW coverage.
3. Your name must be on the rental agreement and it must be signed by yourself.
4. The rental agreement must include any additional drivers.
5. You must not have breached any terms of the rental agreement.
6. Coverage is limited to one rental vehicle per rental agreement, except if your rental vehicle has been replaced by the rental company.
7. You must take reasonable care to protect the rental vehicle and avoid an accident or collision which may cause damage.
8. You have purchased at least the most basic CDW coverage offered by the rental company.
9. You must have only used the rental vehicle on the specified journey.
10. Your Revolut Metal Plan must have become effective prior to the start of the rental car agreement.
11. You must report the loss or damage to the rental car company, either within 24 hours of the loss or damage or when you return the rental car (whichever comes first);
12. You must promptly notify the police if the rental car is stolen or a third party is involved in an accident.
13. The licensed rental car company must be located either abroad or more than 200km from your home if rented within your home country.
14. You must not make any payment, admit liability, offer or promise to make any payment without written consent from us.
15. We'll decide how to settle or defend a claim and may carry out proceedings in the name of any person covered by your policy, including proceedings to recover any claim payments.
16. We may at any time pay the full liability under the policy after which no further payments will be made in any respect.
17. Any term of this contract cannot be enforceable by any third party.
18. We may also contact third parties as part of our claim adjustment process.
19. In the event that you make a claim, you agree to provide documentation showing that your rental agreement includes CDW coverage.
20. You must be a resident of the EU/EEA to be covered by this protection.

DISPUTED CHARGES FROM THE RENTAL COMPANY

If you paid for your rental vehicle with a credit card, and if you or our claims team thinks that the rental company's charges are inconsistent or unfair, we'll discuss with you the process for recovering the charges through your credit card issuer ("dispute process"). This is a quick process

with a high likelihood of success. Examples of where we may invoke this dispute process include, but are not limited to, exaggerated repair estimates or costs, or any costs that you're not responsible for and charges for third-party damages for which you're not liable which might relate to the rental vehicle interior, breakdown, wear and tear and pre-existing damage, or other damage. We may not cover any payments you make to the rental company when there is insufficient evidence that the rental company has incurred the loss (i.e. the rental company claims against you without documentary proof that it has incurred loss and you pay that amount). If you're unsuccessful in recovering these charges, or didn't pay for your rental vehicle with a credit card, we'll process your claim under the terms of this policy.

MAKING A CLAIM

Go to xcover.com/claim to start your claim. Only the Metal Plan holder has a direct right to claim directly from us. Other beneficiaries don't have a direct right to make a claim.

You'll need photos or scans of these documents:

1. Your rental agreement from the rental company.
2. Your driver's licence.
3. Bank statement showing your payment for the damage.
4. Final invoice from the rental company (available when the damage costs are settled - this may differ from your initial invoice).
5. We may also request that you provide an invoice showing the repair cost for damages.
6. Police report, if applicable.
7. All correspondence with the rental company.
8. Other documents as requested by your claims officer including any CDW terms and conditions or alternative coverage or insurance that may apply.

INCIDENTS INVOLVING ANOTHER VEHICLE

In cases where another vehicle (a "third party") has been involved in an accident, and details of that vehicle and/or its driver are available, we require that information to be provided to us during the claim process. We may also confirm with the rental company that they have received those details. Rental companies will often charge you an amount up to the excess and reimburse you if you're deemed to be "not at fault" as a result of an investigation between the insurers of each driver. We'll assist you to help ensure you're expediently reimbursed.

If we pay out a claim before completion of any investigation, as noted above under 'Subrogation', we reserve the right to recover the reimbursable funds on your behalf.

CURRENCY CALCULATIONS AND FEES THAT YOU PAY TO YOUR CREDIT CARD ISSUER

Claims are calculated based on the currency that was originally charged by the rental company (this is the "[currency of loss](#)"). Our claims calculation does not include international card or other fees or foreign exchange conversions applied by your credit card issuer. Our claims process allows you to convert your approved claim amount from the original [currency of loss](#) to your preferred currency using a retail exchange rate.

FRAUDULENT CLAIMS

You acknowledge and agree that you have a duty to take reasonable care not to misrepresent yourself when purchasing or making a claim. We can reject claims and take legal action to recover any funds that have been paid based on any misrepresentation. We can refer matters to local authorities.

DEFINITIONS

The following keywords or phrases have the same meaning wherever they appear in relation to this policy, unless explicitly stated otherwise.

Accident or collision

a sudden, unexpected event caused by an external force, which results directly in loss or damage.

Account/Revolut account holder

the payment account held with Revolut Bank S.A. or a branch office of Revolut Bank S.A.

Bodywork

the metal frame of your rental vehicle.

Breakdown

mechanical or electrical breakdowns, failures or breakages to the rental vehicle.

CDW

Collision or Loss Damage Waiver (CDW or LDW) or similar insurance offered by the rental company to limit your liability for damage during the term of the rental agreement.

Certificate

the document with details of the coverage, applicable benefits, limits and excess, and your reference number.

Currency of loss

the currency that was used by the rental company for the damage charges that were charged to you.

Damage

physical harm to the rental vehicle that impairs its value, usefulness or normal function.

Excess

the amount paid - or payable - by you to the rental company, if there's accidental damage or theft.

Home

your normal place of residence.

Insured person

the person named in the certificate.

Insurer

Steadfast Insurance Partners Limited.

Metal plan

the Metal plan subscription offered by Revolut Bank S.A. or the branch office of Revolut Bank S.A. to Revolut account holders.

Metal plan holder

any individual who holds a Revolut account and a valid Metal Plan.

Natural weather event

means an event caused by natural forces, including but not limited to wind, hail, fire, flood, earthquake, explosion, tsunami, volcanic eruption, landslide, avalanche, hurricane, cyclone or storm.

"Not at fault"

that one of the drivers involved in an accident or collision is not deemed to be responsible for damages after an investigation between the insurers of each driver.

Off-road

any area that is not a sealed road. It includes, but is not limited to, tracks, rivers, tidal crossings, sand, flood waters, unformed roads, fire trails, rivers, dams, streams, rocks, beaches, creek beds, fields and paddocks.

Rental company

a commercial operation which is in the business of renting out vehicles and that is fully licensed, where applicable, by the regulatory authority of that country, state or local authority including online "share" or "peer to peer" websites, loan cars from a licensed mechanic or accident replacement vehicles.

Revolut

Revolut Bank S.A.

Ticket holder/other beneficiaries

the spouse or cohabitant and children of the Metal Plan holder (including the stepchildren, foster children, adopted children or children currently in the adoption process) up to a maximum age of 17 years (at the time of travel) and travelling with the Metal Plan holder.

Trip

the period spent away from your home on pre-booked personal travel for up to 30 days. Travel must be scheduled to start and end at your primary residence. A trip starts (departure date) when you leave your permanent place of residence (primary residence) to either travel to a destination:

- Worldwide (except for travel to countries sanctioned countries).
- More than 200kms away from your home.
- That includes an overnight stay outside of your home city/town with a commercial provider such as a hotel or hostel.

A trip ends when you return home to your primary place of residence.

You’re not covered if your trip includes:

- travel with the intent to receive health care or medical treatment of any kind;
- or moving or relocating to a new residence or secondary residence;
- or commuting to and from work, work training, work meetings or internships.

Vandalism

means a rental vehicle that has been damaged intentionally by you or someone known or unknown to you.

We/Us/Our

XCover.com, a trading style of Cover Genius Europe B.V.

You/Your/Yours

the Metal Plan holder or a ticket holder.

IMPORTANT INFORMATION

COVERAGE THROUGH OTHER MEANS

If you’re covered by another insurance for the same benefits as those listed here, including but not limited to free credit card travel cover or personal auto insurance or CDW, we may request that you provide details of that insurance including the name of the insurance issuer at the time of lodging your claim.

GEOGRAPHICAL AND TRIP LIMITS

A trip starts (departure date) when you leave your home to travel to a destination either:

- Worldwide (except for travel to countries sanctioned countries).
- More than 200kms away from your home.
- That includes an overnight stay outside of your home city/town with a commercial provider such as a hotel or hostel.

Your trip must be scheduled to start and end at your home.

Benefits are only covered if the trip starts and ends within the 30-day period. If your trip is longer than 30 days, you won't be covered.

SANCTIONS

We shall not provide any benefit under this policy to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

SUBROGATION

You agree that, if we pay your claim, in addition to any common law and equitable rights of subrogation that we may have:

1. We assume all of your rights of recovery for loss and you permit us to bring legal or other action in your name to enforce those rights. You agree that we may at our discretion bring a legal action in your name to enforce these rights and also request any payment through that enforcement to be paid directly to our bank account of choice and agree to terms to settle the claim without further notice to you or approval from you.
2. If you're eligible for a future reimbursement by the rental company or another third party (for instance from the "at fault" driver), you agree that we are entitled to those proceeds.
3. You will provide all reasonable assistance to us to recover such amounts and/or settle claims (including the provision of documents and affidavits or witness statements or signing a settlement agreement).

You continue to have the right to make a recovery for loss or damage which is not covered by this insurance, where you have a legal right of compensation or recovery against someone who caused that loss or damage.

GOVERNING LAW AND JURISDICTION

If your home country is in the European Economic Area: Your policy is governed by the laws and courts of your home country, unless otherwise required by law.

If your home country is outside of the European Economic Area: Your policy is governed by the laws and courts of Malta, unless otherwise required by law.

The contractual language is English.

POLICY DETAILS

This contract of insurance ("policy") is provided by XCover.com, a trading name of Cover Genius Europe B.V. whose registered office is Vijzelstraat 20, 3rd floor, 1017HK, Amsterdam, the Netherlands. Cover Genius Europe B.V is a company registered in the Netherlands and is a firm authorised and regulated by the AFM under licence number 12046177.

This is a group policy. The group's policyholder is Revolut. A Metal Plan holder is added automatically to this group policy as an insured person. The Metal Plan holder and any other beneficiaries are covered under this group policy, for the duration of this group policy, only as long as the Metal Plan holder has an active Metal Plan subscription with Revolut. Revolut as the group policyholder has the right to suspend or cancel your insurance cover. You can't cancel your cover under this group policy without cancelling your Metal Plan subscription with Revolut.

This policy is underwritten by Steadfast Insurance Partners Limited (Malta Company Registration Number C55905), Level 3, Gasan Centre; Triq il-Merghat; Zone 1, Central Business District; Birkirkara; Malta, CBD 1020. Steadfast Insurance Partners Limited is authorised under the Insurance Business Act 1998 of the laws of Malta to carry out general business and is regulated by the Malta Financial Services Authority, Triq l-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta.

CHANGES TO YOUR PROTECTION

We can make changes to this wording and its benefits. When changes occur, the insured person will be given at least 30 days' notice in writing, unless these changes have to be made sooner by law or regulation.

THIRD-PARTY RIGHTS

Except where otherwise required by law, the policyholder and we have agreed that:

- it is not intended for any third party (other than the Metal Plan holder's direct right to claim) to this contract to have the right to enforce the terms of this contract

- the group's policyholder and we can rescind or vary the terms of this contract without the consent of any third party (including the Metal Plan holder) to this contract, who might seek to assert that they have rights under this policy.

DATA PROTECTION

We're committed to protecting your personal information and we're committed to the principles of data security in the configuration of our services. With respect to European General Data Protection Regulation (GDPR), as a data controller, we collect and process information about you and we also receive personal information from your booking agent including your email address, name and phone number, risk details and other information which enables us to issue and modify policies and process claims, detect, investigate and prevent activities which may be illegal or could result in your plan being cancelled or treated as if it never existed and protect our legitimate interests. We may share that data from time to time with insurers or contractors investigators and crime prevention organisations who may be outside of the European Union. We'll never share your data with external marketing services. Our Privacy Policy outlines how we process your data, the data that we collect and the processes to undertake should you either wish to request a copy of your data, or remove consent for us to retain your data.

You can access the administrator's privacy policy at <https://xcover.com/privacy-policy>.

You can access the full GDPR policy [here](#).

By applying for, using or renewing any of our products or services, or providing us with your information, you agree to this information being collected, held, used and disclosed as set out in this plan. We may monitor and record phone calls to help maintain our quality standards and for security purposes.

COMPLAINTS/DISPUTES

You can contact the friendly XCover Complaints Team at any time. Include your reference number (ending with "INS") for a formal review of your complaint. We'll respond within 5 days. Click the button to send us an email.

 **FILE A COMPLAINT**

Once you've received your final response from Cover Genius Europe B.V., if you're still dissatisfied you may refer your case to the Klachteninstituut Financiële Dienstverlening (Kifid): Klachteninstituut Financiële Dienstverlening (Kifid), Postbus 93257, 2509 AG Den Haag, Tel. 0900 – 3552248, www.kifid.nl.

The Kifid is an independent body that arbitrates complaints about general insurance products and other financial services. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted. You must submit the complaint to KiFiD within one year after submitting the complaint to us or within three months after you have received our final response to your complaint. The lodging of a complaint does not affect the consumer's right to institute proceedings in the competent court.

If you're dissatisfied with the wording of the insurance policy, we invite you to make it known to Steadfast Insurance Partners Limited, Level 3, Gasan Centre; Triq il-Merghat; Zone 1, Central Business District; Birkirkara; Malta, CBD 1020 or by email: complaints@steadfast.eu. Your situation will be looked at with the greatest care: the insurer will endeavour to resolve your complaint within 15 working days.

Once you've received the final response from Steadfast Insurance Partners Limited, if you're still not satisfied with the handling of your dispute by us or in the event of disagreement or dissatisfaction with the drafting of the insurance policy, you can contact: Office of the Arbiter for Financial Services, N/S in Regional Road, Msida MSD 1920, Malta. Telephone +356 2124 9245. Email: complaint.info@asf.mt (website: www.financialarbiter.org.mt). The Office of the Arbiter for Financial Services is dedicated to resolving disputes between consumers and financial companies. The Office of the Arbiter for Financial Services is the competent body for this type of recourse and may require the insurer to pay compensation to the consumer in the event that the consumer recourse is successful.

You also have the right to pass your complaint to an Ombudsman/Regulator in your country of residence. A complete list for every EEA country can be found [here](#).

For the resolution of cross-border disputes, it's possible to submit a complaint to the competent foreign system by requesting the activation of the FIN-NET procedure, which can be found by accessing the website www.ec.europa.eu/fn-net.

If your complaint or dispute is related to Revolut, please [contact Revolut directly](#).

