

CHUBB®

Qover

Revolut

Revolut

Plus, Premium, Metal, Ultra Account Holders

Everyday Protection Insurance: Purchase Protection,
Refund Protection, Ticket Cancellation Insurance

Master policy Terms & Conditions

Effective April 30, 2025

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Qover

Qover S.A. - Rue du Commerce 31, 1000 Brussels - Belgium - Untied insurance agent - FSMA Registration number 0650.939.878 - RPM 0650.939.878.
Chubb European Group SE, an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre and the following registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Chubb European Group SE has fully paid share capital of €896,176,662 and is supervised by the Autorité de contrôle prudentiel et de résolution (ACPR) 4, Place de Budapest, CS 92459, 75009 PARIS CEDEX 09

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INTRODUCTION

This *master policy* is an agreement between the *master policyholder* and *us*, which has been arranged by *Revolut Insurance Europe* for your benefit under the terms and conditions provided for in the Plus, Premium, Metal & Ultra Terms. The *master policy* contains details of the cover, conditions and exclusions applicable and is the basis on which all claims will be assessed under the *master policy* number: FRBOPA57799.

In return for having accepted the premium from the *master policyholder*, we will provide the cover outlined in this *master policy* to the *master policyholder* for you in accordance with the operative sections of this *master policy* as referred to in the master policy schedule.

This *master policy* Terms & Conditions, the master policy schedule, any endorsements and the IPID all form part of the *master policy*. The master policy schedule shows which benefits *Revolut Insurance Europe* has arranged, who is covered under this *master policy* and when and where cover applies.

The *master policy* and all communications before and during the *period of insurance* will be provided in the languages of your *Revolut account*.

Certain words have special meanings wherever they appear in *italic* type and are listed as “Definitions” at the end of this document.

The *master policyholder* and *you* should keep a record (including copies of letters) of all information supplied to *us* in connection with this insurance.

How to contact the *administrator*

This *master policy* is managed by the *administrator* who will be there to help *you* throughout the lifetime of this *policy*, answer any questions *you* might have about this *policy* and deal with *your claim*.

If *you* have any specific needs that makes communication difficult, please tell the *administrator* who will be pleased to help.

If *you* wish to discuss this *master policy*, or *you* wish to make a claim or discuss an ongoing claim, *you* can contact the *administrator*, the contact details are below:

By e-mail GENERAL ENQUIRIES contact@qover.com	By telephone GENERAL ENQUIRIES +32 2 808 96 39
For claims Go to your Dashboard on the Revolut app and fill in the claim form or go to revolut.qover.com	
Via our website www.qover.com	By post mail Qover SA/NV Rue du Commerce 31, 1000 Brussels – Belgium

Claims conditions and requirements

1. All claims and potential claims must be reported within 30 days or as soon as reasonably possible of the incident or *event* giving rise to the claim.
2. *We* will only pay amounts if they are not covered by other insurance. *You* must inform *us* of these and assist *us* in seeking reimbursement where appropriate.
3. Interest will only be paid on claims if payment has been unreasonably delayed by *us* following *our* receipt of all the required information from *you*.
4. Please ensure *you* keep copies of all documentation sent to substantiate a claim.
5. *You* must provide all the following items, information and documentation and anything else reasonably requested by *us* or the claim handler in order to make a claim. These must be provided at *your* own expense.

Benefit	Information required
General	<ul style="list-style-type: none"> • All documents must be original • Completed claim form

Purchase protection, refund protection and ticket cancellation protection

Benefit	Information required
Purchase Protection	<ul style="list-style-type: none"> • Proof that <i>you</i> purchased the item on <i>your account</i> • Receipt from retailer • Report from police detailing <i>theft</i> • Return of the damaged items if required by the <i>administrator</i>
Refund Protection	<ul style="list-style-type: none"> • Proof that <i>you</i> purchased the item on <i>your account</i> • Receipt from retailer • Details of retailer who refused to accept returned items • Proof that the retailer refuses to take the item back • Return of the purchased items in original packaging if required by the <i>administrator</i>
Ticket Cancellation Protection	<ul style="list-style-type: none"> • In all cases: <ul style="list-style-type: none"> ✓ Proof that <i>you</i> purchased the <i>ticket</i> on <i>your account</i> ✓ Receipt from retailer • In case of serious bodily injury or serious illness: <ul style="list-style-type: none"> ✓ Initial medical certificate specifying the date and nature of the accident or illness. • In case of Covid-19: <ul style="list-style-type: none"> ✓ Medical certificate specifying that quarantine is requested or copy of the results of the Covid-19 test. • In the <i>event</i> of death: <ul style="list-style-type: none"> ✓ Copy of the death certificate. • In case of childbirth: <ul style="list-style-type: none"> ✓ Copy of the birth certificate • In case of damage to vehicle, residence or professional premises:

	<ul style="list-style-type: none"> ✓ Copy of the claim declaration made of the damaged property. • In the <i>event</i> of being summoned as a sitting juror or witness: <ul style="list-style-type: none"> ✓ Copy of the official summons. • In the <i>event</i> of unexpected business trip: <ul style="list-style-type: none"> ✓ Copy of the travel itinerary (including dates and reason) by <i>your</i> employer who ordered the professional trip or the obligation to be at <i>your</i> workstation. • In the <i>event</i> of a professional appointment with a supplier or client: <ul style="list-style-type: none"> ✓ Copy of the appointment detailing the dates and reason to meet that person. • In case of an exam re-sit: proof of the date and time of the exam • In the <i>event</i> of <i>Theft</i> of identity papers or <i>Theft</i> of the guaranteed <i>ticket(s)</i>: <ul style="list-style-type: none"> ✓ Copy of the police report. • In the <i>event</i> of immobilisation of <i>your</i> vehicle: <ul style="list-style-type: none"> ✓ Copy of the breakdown/towing invoice for the vehicle.
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In Which Currency will Claims be Paid

Losses covered in accordance with the *Terms and Conditions* will be reimbursed into Your Revolut account in Euros. The exchange rate to Euros is determined by the date when the *eligible item* was originally purchased with Your Revolut account.

Repair cost of *eligible items* covered in accordance with the *Terms and Conditions* will be reimbursed into Your Revolut account in Euros. The exchange rate to Euros is determined by the date when the repair bill for the *eligible item* was paid.

Eligibility

The benefits described in these *policy Terms and Conditions* are dependent upon:

- ✓ an *account* being purchased;
- ✓ the *account* being valid;
- ✓ the *account* fees having been paid in accordance with the *account* agreement at the time of any incident giving rise to a claim;
- ✓ *you* holding the “Plus”, “Premium”, “Metal” or “Ultra” *account* continuously (i.e. without interruption) from the time of the good’s or *ticket’s* purchase (subject to *your* upgrade) until the claim notification.

You will also be eligible for cover if *you* upgrade from a free Revolut *account* to either the “Plus”, “Premium”, “Metal” or “Ultra” paid *account* within 12 hours of the item being purchased, provided the item was purchased online.

All benefits are dependent on the item or *ticket* being claimed for having been purchased on the *account*.

Insurance Benefits

Insurance benefits are secondary: we will only pay amounts under this *policy* if they are not covered by other insurance. You must inform us of any such insurance and assist any relevant third parties in seeking reimbursement where appropriate.

1. PURCHASE PROTECTION AND REFUND PROTECTION

This Section 1 details the Purchase Protection and Refund Protection benefits provided to you with the *account*.

A. Purchase protection

This benefit applies to *eligible items* purchased or delivered (if the latter is after the date of purchase) in full on the *account* for personal use that are brand new, have had no previous owner and were not purchased privately. *Eligible items* purchased worldwide are covered but only if the eligible item meets any CE safety and environmental certification requirements that would apply when it is purchased in the UK or Europe.

If an item you buy is stolen or damaged accidentally to the point of being inoperable within 365 days of purchase (or of delivery if the latter is after the date of purchase), you will be paid the costs of repair or replacement of an item up to a maximum of the *purchase price* less 5% depreciation per month following 90 days of purchase or

- €1,000 if you hold a Plus *account*
- €2,500 if you hold a Premium *account*
- €10,000 if you hold a Metal or Ultra *account*

whichever is the lower. The *purchase price* will be the cost of a pair or set of items if they are used together and cannot be replaced individually.

The most we will pay for any one incident and in any 12-month period

- €1,000 if you are on a Plus plan
- €2,500 if you are on a Premium plan
- €10,000 if you are on a Metal or Ultra plan

The 12-month period starts on the later of when you first subscribe to a Plus, Premium, Metal or Ultra *account* or the insurance start date.

For any mobile phones' devices, you are additionally only covered for one incident per *account* during a 12-month period beginning on the date of your previous notification of your mobile phone claim.

We will also pay for the shipping costs to send the item to us up to a maximum of €50.

Exclusions

You will not be covered in respect of the following:

- Items with a purchase cost of less than €50
- Normal wear and tear.
- Damage caused intentionally by you.
- Damage to items caused by product defects.
- Theft of or damage to items where you have failed to take sufficient care of them or have left them unsecured or outside your reach.

- *Theft* not reported to the police within 48 hours of discovery or as soon as reasonably possible and without a written report obtained.
- Any fraudulent, dishonest or criminal act committed by *you* or anyone with whom *you* are in collusion.
- Confiscation or destruction of purchases by any government, customs or public authority.
- Costs which are recoverable from any other source.
- *Theft* or damage to:, precious stones, rare and precious coins or stamps; one of a kind items including antiques, art work and furs; cash or its equivalents (including travellers cheques); stocks, bonds, coupons, securities of all species and equivalent papers; *tickets*; services; books; animals and plants; consumable and perishable goods; food and beverages; healthcare items; rebuilt and refurbished items; closing down sale items; vehicles and their parts; land and buildings; items permanently affixed to home, office or vehicles; digital data to view or download online (including files, music, films, photos, software); goods purchased to be sold onwards or used for professional purposes; weapons, illegal drugs, counterfeit goods and other goods subject to customs confiscation; purchases on peer-to-peer sites unless from a commercial seller.
- Any items not paid outright and in full on the *account*, such as items purchased on payment plans, even if the payment plan is paid on the *account*.
- Refurbished items.
- Cosmetic damage or any damage that does not affect the functionality of a device.
- Shipping costs for sending the item to *us* which exceed €50.

B. Refund Protection

This benefit applies to *eligible items* purchased on the *account* for personal use that are brand new, have had no previous owner and were not purchased privately. Only items purchased from a retailer within the country where *your account* is registered or Europe.

If a retailer will not take back an unused item *you* purchased on the *account* within 90 days of purchase:

1. *You* will be paid the *purchase price* of the item or €300, whichever is lower.
2. *You* will only be paid up to a maximum of €600 under this Refund Protection Section 1.B in any 12-month period beginning on the anniversary of *your account's* effective date.
3. *You* will be paid the shipping costs to send the item to *us* up to a maximum of €50.

Exclusions

You will not be covered for:

- Any item with a *purchase price* less than €50.
- Items purchased outside of the country in which *your account* is registered or Europe.
- Items that are not in a new and saleable condition, free from all defects, and in full working order.
- Precious stones, rare and precious coins or stamps; one of a kind items including antiques, art work and furs; cash or its equivalents (including travellers cheques); stocks, bonds, coupons, securities of all species and equivalent papers; *tickets*; services; books; animals and plants; consumable and perishable goods; food and beverages; healthcare items; rebuilt and refurbished items; closing down sale items; vehicles and their parts; land and buildings; items permanently affixed to a home, office or vehicles; digital data to view or download online (including files, music, films, photos, software); goods purchased to be sold onwards or used for professional

purposes; weapons, illegal drugs, counterfeit goods and other goods subject to customs confiscation; purchases on peer-to-peer sites unless from a commercial seller.

- Shipping and handling costs for the purchase or the return of the item from/to the merchants.
- Shipping costs for sending the item to *us* which exceed €50.
- There is no cover if the reason for the refund being declined is that the retailer does not accept returns via post.

2. TICKET CANCELLATION PROTECTION

This benefit applies to *tickets* purchased in full on the *account* for personal use that have had no previous owner and were not purchased privately. Only *tickets* for *events* that occur in the country where *your account* is registered or within *Europe* are covered.

If *you* are unable to attend an *event* because of a sudden and unexpected covered circumstance, which *you* were unaware of at the time of purchasing the *ticket*, *we* will pay up to the lesser of the face value of the *ticket* or maximum €1,000 for any one occurrence in any 12-month period beginning on the anniversary of *your account's* effective date.

Covered circumstances

Medical related:

- Death, serious injury, serious illness of:
 - *you*
 - *event* companion
 - *close relative*
 - a paid childcare provider, who is required to look after *your* children who are legally dependent upon *you* on the day and at the time of the *event*
- If *you* are diagnosed Covid-19 by a *medical practitioner* and ordered to quarantine by a *medical practitioner*.
- The birth of *your* child within 5 days prior to the event.

Work/studies related:

- If *you* are required by your employer unexpectedly to travel on a business trip.
- If *you* need to re-sit an exam taking place on the date and time of the event and postponement of the exam is not possible.

Transport related:

- If *your* vehicle is damaged within the 4 hours preceding the *event* and travelling to the *event* is impossible by other means,
- If *you* experience an unexpected disruption of more than 3 hours to public transport, traffic accidents, carrier delay, plane or other common carrier experiences while going to the *event*.

Legal related:

- If *you* are called for a legal duty on the day of the *event*, including jury duty, court order or subpoena after having purchased an *event ticket*.

Theft related:

- *Theft* of your identity papers if they are essential to get to or for admission to the *event*, provided the *Theft* occurs after the booking and less than 1 week before the *event*.
- *Theft* of tickets.

Disaster related:

- Serious damage to your primary residence, secondary residence, or professional premises due to fire, vandalism, burglary within 48 hours preceding the date and time of the event and which requires your presence to carry out the administrative procedures related to the damage or the restoration of the damaged property.
- Natural catastrophe or adverse weather resulting in the impossibility of transport to go to the event.

Exclusions

You will not be covered for:

- Any illness or accident, condition or set of circumstances known by you at the purchase of the *ticket*, where such condition or set of circumstances could reasonably have been expected to give rise to cancellation of such *ticket*. This does not exclude unforeseeable relapses of illness or accidents, which have been stable and without change in treatment for at least two months prior to purchase of the *ticket*.
- Any claims where the service provider or *event* organiser offers a voucher or a reimbursement.
- Your disinclination to attend the *event*.
- Any Injury or Sickness which did not require treatment by a certified *medical practitioner*.
- Psychiatric or mental disorders.
- Your injuries or accidents which occur while under the influence of alcohol (above the legal driving limit) or drugs unless prescribed by a registered *medical practitioner*.
- Any illegal act by you.
- Postponement, cancellation, relocation or abandonment of the *event* by the performer, artist, promoters or organizers of the *event*.
- Intentionally self-inflicted Injury, suicide or attempted suicide.
- Loss of the *ticket(s)*.
- Loss (as opposed to *Theft*) of identity papers.
- Intentional or fraudulent misconduct committed by the *insured*.
- Criminal proceedings against the *insured*.
- Civil or foreign war, riots, popular movements, acts of terrorism or their threat, any effect of a source of radioactivity.
- *Tickets* purchased after a government issues advice that prevents you from attending an *event*.
- *Event tickets* you have purchased for business purposes.
- Failure or delay of public transport caused by industrial action or strike, which was announced or began before you left home or where you could have reasonably made other travel arrangements.
- Liquidation or Bankruptcy of the performer, artist, company promoting or organising the *event*, their agents or any person acting for them.
- Business trips if you are self-employed or employed by a *Close Relative*.

Policy Conditions

Duration of cover

You are entitled to the insurance benefits under the *policy* from the moment the *account* is activated, or if activation is earlier, from the effective date of the *master policy*, and for as long as the eligibility criteria stated at the beginning of these *policy Terms and Conditions* continue to be met or until *we* withdraw or cancel the insurance benefits by notice to *you*.

Taxes and costs

Other taxes or costs may exist or apply, which are not imposed by *us*.

Assignment

You cannot transfer the insurance cover provided with *your account* to any other person.

Compliance with policy requirements

Where *you* or *your* personal representatives do not comply with any obligation to act in a certain way specified in this *policy*, *we* reserve the right not to pay a claim.

Rights of Third Parties

Only the *insurer*, the *policyholder* and *you* can enforce the terms of this *policy*. No other party may benefit from this contract as of right or enforce any term of it. The *policy* may be varied or cancelled by the *insurer* and/or the *policyholder* without the consent of any other party.

Reasonable precautions

You shall take all reasonable steps to avoid or minimise any loss or damage.

Complaints

Our aim is to provide *you* with a high-quality service at all times, although *we* do appreciate that there may be instances where *you* may feel it is necessary to lodge a complaint.

Please follow the procedure below if *you* do wish to complain.

Any complaint should be addressed in the first instance to: mediation@qover.com

QOVER SA Mediation Department

Rue du Commerce, 31

1000 Brussels

Belgium

Phone: [+32 2 808 96 39](tel:+3228089639)

If the matter has not been resolved to *your* satisfaction, *you* may write to:

Liechtensteinische Schlichtungsstelle,

Mitteldorf 1,

9490 Vaduz,

Principality of Liechtenstein

info@schlichtungsstelle.li

The complaints handling arrangements above are without prejudice to *Your* right to start judicial proceedings.

Economic and Trade Sanctions

We shall not be deemed to provide cover and we shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Data Protection

The *insurer* uses personal information which the *policyholder* supplies to the *insurer* or, where applicable, to the *policyholder's* insurance broker in order to write and administer this *policy*, including any claims arising from it.

This information will include basic contact details such as *insureds'* names, addresses, and *policy* number, but may also include more detailed information about *insureds* (for example, their age, health, details of assets, claims history) where this is relevant to the risk the *insurer* is insuring, services the *insurer* is providing or to a claim the *policyholder* or *insured* is reporting.

The *insurer* is part of a global group, and *insureds'* personal information may be shared with its group companies in other countries as required to provide coverage under this *policy* or to store *insureds'* information. The *insurer* also uses a number of trusted service providers, who will also have access to *insureds'* personal information subject to the *insurer's* instructions and control.

insureds have a number of rights in relation to their personal information, including rights of access and, in certain circumstances, erasure.

This section represents a condensed explanation of how we use personal information. For more information, the *insurer* strongly recommends the *policyholder* and *insureds* reads its user- friendly Master Privacy *policy*, available here: <https://www.chubb.com/uk-en/footer/privacy-policy.aspx>. The *policyholder* and *insureds* can ask us for a paper copy of the Privacy *policy* at any time, by contacting the *insurer* at dataprotectionoffice.europe@chubb.com.

Changes by Us

This is a contract between us and the *policyholder*, which is arranged by *Revolut Insurance Europe*. As such, we may change anything in these Terms and Conditions and/or the master policy schedule with the agreement of *Revolut Insurance Europe* at any time. *Revolut Insurance Europe/the administrator* will give you at least 30 days' advance notice of any such changes.

If changes to these Terms and Conditions are necessary for legislative or regulatory reasons which are outside our control, then *Revolut Insurance Europe/the administrator* may not be able to give you 30 days' notice.

If you object to any changes made or proposed, you may cancel this insurance by cancelling your *account*.

Law and Jurisdiction

It is agreed that this insurance shall be governed exclusively by the law and practice of Liechtenstein, and any disputes arising under, out of or in connection with this Insurance shall be exclusively subject to the jurisdiction of any competent court in Liechtenstein.

Material Disclosure

It is *your* responsibility to provide full and accurate information to *us* throughout the life of the *policy*. It is important that you ensure all statements you make over the telephone, on claim forms and other documents are full and accurate. Failing to provide information when requested could affect your rights under this *policy* and may mean that all or part of a claim may not be paid.

Definitions

Whenever the following words or phrases appear in *italic*, they will have the meaning as described below:

€

means the Euro.

ACCIDENTAL DAMAGE

any sudden, unexpected and non-deliberate damage to the *insured* item by an external cause.

ACCOUNT

means the Ultra, Metal, Premium or Plus Plan *account* with Revolut.

ACCOUNT HOLDERS

means any individual who holds a valid *account*.

ADMINISTRATOR

means QOVER SA/NV – RPM 0650.939.878 – FSMA 0650.939.878. QOVER SA/NV legal and operating offices are located at “Rue du Commerce 31 – 1000 Brussels”.

CLOSE RELATIVE

means any of the following persons: *your* husband or wife (or de facto partner with whom *you* are living permanently at the same address), (step-)children, (step-)parent, (step-)grandparent, (step-)brother, (step-) sister, parent-in-law, son/daughter-in-law, grandchild or fiancé(e).

ELIGIBLE ITEM

means an item purchased by the *account* Holder during the Period of Insurance that meets all of the following criteria:

- Paid in full on the covered account; and
- Solely for personal use, not used for business purpose; and
- Brand new, has had no previous owner and was not purchased privately; and
- Has any required CE safety and environmental certification; and
- Is not specified in the exclusions

EUROPE

Andorra, Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark (+Faeroe islands), Estonia, Finland, France, Germany, Greece, Gibraltar, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, and Switzerland, UK (including Isle of Man, Jersey, Guernsey), Vatican City.

EVENT

means all planned occasions which occur at a venue in *Europe* where *tickets* are sold in advance. *Events* include but are not limited to cultural, sports or leisure *events*, a show or an amusement park.

TICKET

means a pre-purchased ticket or equivalent pass (including an e-ticket) guaranteeing entry to an Event with a fixed performance or utilization date. Tickets for modes of transportation are not covered.

MASTER POLICY

means combination of this Terms & Conditions, the master policy schedule, any endorsement(s), and the IPID attaching hereto.

MEDICAL PRACTITIONER

means a doctor or specialist who is registered or licensed to practice medicine under the laws of the country in which they practice other than:

- *you*; or
- *your Close Relative*.

OUR/US/WE/INSURER

- If you subscribed to a paid plan on or after 22nd June 2023, the following applies:

Chubb European Group SE with its address at La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Chubb European Group SE insurance company registered in France under the identification number 450 327 374 RCS Nanterre, governed by the Insurance Code; is approved and supervised by the ACPR.

- If you subscribed to a paid plan before 22nd June 2023, the following will apply until 1st

August 2023, at which point your insurer will change to Chubb European Group SE (above).

Chubb Insurance (Switzerland) Limited with its address at Bärengasse 32, 8001 Zurich, Switzerland; Chubb is supervised by FINMA in Switzerland and licensed as an insurer in Liechtenstein.

YOU/YOUR/INSURED

means named *account* holders of “Plus”, “Premium”, “Metal” or “Ultra” plans with Revolut who are the beneficiaries of the *master policy*.

PERIOD OF INSURANCE

means the dates stated on the master policy schedule in which insurance benefits agreed under the *master policy* between the *master policyholder* and *us* are in force and as long as *you* are a “Plus”, “Premium”, “Metal” or “Ultra” customer.

POLICY

means the insurance cover provided under the *policy Terms and Conditions*.

(MASTER) POLICYHOLDER

means Revolut Bank UAB, an authorised bank licensed by the Bank of Lithuania and European Central Bank under Licence No. 22, and registered in Lithuania with company code 304940980 and registered office at Konstitucijos pr. 21B, LT-08130, Vilnius, Lithuania.

POLICY TERMS AND CONDITIONS

means these terms and conditions.

PURCHASE PRICE

means the price originally paid which can be found in the invoice and which takes into *account* all applicable taxes and any discount, voucher, balances, etc.

REVOLUT INSURANCE EUROPE

means Revolut Insurance Europe UAB, a licensed insurance brokerage entity by the Bank of Lithuania and registered in Lithuania with company code 305910164, and whose registered office is at Konstitucijos pr. 21B, LT-08130, Vilnius, Lithuania.

THEFT

means the permanent loss of the item after having been stolen by a third party.