

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

**Information referred to in article 17 sec 1
of the Act dated 11 September 2015 on Insurance and Reinsurance Activity**

Information	Reference to this insurance terms and conditions
1. Conditions for payment of compensation and other benefits	2.1; 2.3; 4;
2. Limitations and exclusions of insurer's liability which enable an insurer to refuse to pay or reduce compensation or other benefits	2.2; 6.1; 6.4; 8 (General) 5.1.1; 5.1.2; 5.1.3; 5.1.4; 5.1.5, 5.1.6; 5.1.7 (Purchase Protection) 5.1.8; 5.1.9, 5.1.10 (Refund Protection) 5.2.1; 5.2.2; 5.2.4 (Ticket Cancellation Protection)

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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.

Wakam acts as sole insurer for purchases made up to and including 31 March 2022. Then, for purchases made from 1 April 2022 onwards, Chubb and Wakam will act as co-insurers.

This is a property insurance. Subject to the conditions of this *policy Terms & Conditions*, it provides: (i) reimbursement of the repair or replacement costs in case of *accidental damage* or *theft* (but not loss) of the *eligible item*, (ii) a refund of purchases where the retailer will not take an *eligible item* back, (iii) reimbursement of the cost of *tickets* for unforeseen covered circumstances (class II, group 8, 9 and 16 as per the annex to the Act on insurance and reinsurance activity dated 11 September 2015).

This *policy Terms & Conditions* together with the master policy schedule, and any endorsements thereto form part of the *master policy*.

The *policy Terms & Conditions* and all communications before and during the *period of insurance* will be provided in Polish.

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

The *policyholder* and *you* should keep a record (including copies of letters) of all information supplied to *us* in connection with this insurance. At the same time, we note that this is only *our* recommendation to avoid any inconvenience in case of unexpected events during shipment (e.g. loss of documents).

How to contact the *administrator*

The *insurers* have appointed the *administrator* to manage this *master policy*, 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:

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

Claims

- 2.1 *You* must inform *us* of the *insured event* as soon as reasonably possible, but no later than within 30 days of its occurrence.
- 2.2 Any sums paid under this *policy Terms & Conditions* cannot exceed the loss suffered by *you*. If an *insured event* covered by this *policy* is covered by other insurance policies, *you* must inform *us* of these (stating the name of the other insurer and the sum insured).
- 2.3. In order to determine *our* liability and/or the amount of insurance benefit due - *you* are requested to provide the following items, information and documentation to the extent *you* obtained or could request them (please submit these at the time of making a claim if available or as soon as practical). Please contact the *administrator* if *you* are unable to obtain the relevant document/item. *We* or the claims handler may request other information or documents (in writing or in another manner *you* have consented to) to the extent necessary to determine *our* liability and/or the amount of insurance benefit due.

Benefit	Information required
General	<ul style="list-style-type: none"> • Copies of documents requested • Completed claim form (available on the dashboard on the Revolut app or on revolut.qover.com)

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> (e.g. print-screen) • Receipt from retailer • The repair bill in case of repair of the <i>eligible item</i> • In case of <i>theft</i>: confirmation of filing a notification of <i>theft</i> from the law enforcement authority (Police) and/or the law enforcement authority's decision regarding the initiation of the criminal proceedings, notification on filing a motion to impose a penalty for a petty offence or other document confirming notification of the law enforcement authorities about <i>theft</i>. • In case of <i>accidental damage</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> (e.g. print -screen) • Receipt from retailer • Details of retailer who refused to accept returned items • Proof that the retailer refuses to take the item back (e.g. copy of retailer's statement in this respect) • Return of the purchased items with 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> (e.g. print -screen) ✓ Receipt from retailer • In case of bodily injury or illness: <ul style="list-style-type: none"> ✓ medical documentation specifying the date and nature of the injury or illness. • In case of Covid-19: <ul style="list-style-type: none"> ✓ Copy /print screen of certificate / document specifying that quarantine is requested or copy /print-screen 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 child birth: <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 document confirming the damage to the property (e.g. claim declaration). • In the <i>event</i> of being summoned by law enforcement authorities 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"> ✓ Proof of an unexpected professional appointment detailing the dates (e.g. confirmation from your employer). • In case of an exam re-sit: proof of the date and time of the exam

	<ul style="list-style-type: none"> • In the <i>event of theft</i> of identity papers or <i>theft</i> of the guaranteed <i>ticket(s)</i>: <ul style="list-style-type: none"> ✓ Confirmation of filing a notification of theft from law enforcement authority (Police) and/or the law enforcement authority's decision regarding the initiation of criminal proceedings, notification on filing a motion to impose a penalty for a petty offence or other document confirming notification of the law enforcement authorities about theft. • 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 or any other document confirming the immobilisation of your vehicle.
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In Which Currency will Claims be Paid

Losses covered in accordance with the policy *Terms and Conditions* will be reimbursed into Your account in Euros or into an indicated bank account if your account is no longer valid. The exchange rate to Euros is determined by the date when the *eligible item* or *ticket* was originally purchased with Your account or the date of maturity of *our* obligation to pay the insurance benefit (whichever exchange rate date is more beneficial to you) in accordance with the average exchange rate announced by the National Bank of Poland - table A (<https://www.nbp.pl/home.aspx?f=/kursy/kursya.html>) in that date.

Repair cost of *eligible items* covered in accordance with the *Terms and Conditions* will be reimbursed into Your Revolut account in Euros or into an indicated bank account if your Revolut Account is no longer valid. The exchange rate to Euros is determined by the date when the repair bill for the *eligible item* was paid or the date of maturity of our obligation to pay the insurance benefit (whichever exchange rate date is more beneficial to you) in accordance with the average exchange rate announced by the National Bank of Poland - table A (<https://www.nbp.pl/home.aspx?f=/kursy/kursya.html>) in that date.

Please note that *you* may bear the risk of the exchange rate volatility related to the payment of insurance benefit in euros.

Eligibility

The coverage described in these *policy Terms and Conditions* is dependent upon:

- ✓ an *account* being purchased;
- ✓ the *account* being valid at the time of the occurrence of an *insured event*;
- ✓ *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 and at the time of the occurrence of an *insured event*;
- ✓ *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 *eligible item* being purchased, provided it was purchased online;

Only *eligible item* or *ticket* purchased on the *account* (i.e. paid with your *account*) are covered under this *policy*.

Insurance Benefits

Any sums paid under this *policy Terms & Conditions* cannot exceed the loss suffered by you. If an *insured event* covered by this *policy* is covered by other insurance policies you must inform us of these (stating the name of the other insurer and the sum insured).

Purchase Protection and Refund Protection

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

A. Purchase protection

This coverage applies to eligible items (i) purchased or delivered (if the latter is after the date of purchase) in full on the account (ii) for personal use that are brand new, (iii) have had no previous owner and were purchased from a commercial seller. This coverage does not apply to eligible items purchased on the account before the master policy effective date, i.e. 9th of December 2020.

Eligible items purchased worldwide are covered but only if - based on the manufacturer's or seller's assurances provided in the marketing materials or information provided at the point of sale the eligible item meets CE safety and EU environmental certification requirements.

If an item you buy is stolen or damaged accidentally to the point of being inoperable within 12 months 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 (if the repair is not possible) based on the repair bill or receipt from the retailer, but:

- up to a maximum of the *purchase price* and subject to the below limits of liability;
- less 5% depreciation per month following 90 days of purchase.

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 (the 12-month period starts on the later of the date when you first subscribe to a Plus, Premium, Metal or Ultra account or the master policy effective date):

- €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

For any mobile phones' devices, you are additionally only covered for one incident per account during a 12-month period.

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
- wear and tear resulting from the item's correct use.
- Damage caused intentionally by *you* or due to gross-negligence (unless in the latter case the payment of an insurance benefit corresponds in the given circumstances to the considerations of equity).
- Damage to items caused by product defects.
- Theft not reported to the police.
- Damage caused by intentional criminal act committed by *you* or anyone with whom *you* are in collusion (unless the damage to an *eligible item* is not covered by the collusion).
- Damage caused by the confiscation or destruction of purchases by any government, customs or public authority.
- *Theft* or damage to: precious stones, rare and precious coins or stamps; one of a kind items (i.e. items of an individual identity) including antiques, art work and furs; cash or its equivalents (including travellers cheques); stocks, bonds, coupons, securities of all species; *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, drugs within the meaning of article 4 item 11a), item 25), item 26) and item 27) of the Act on combating drug addiction dated 29 July 2005 in the version in force at the effective date of the *master policy*, 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.
- Any damage that does not affect the functionality of an *eligible item*.
- Shipping costs for sending the item to *us* which exceed €50.

B. Refund Protection

This coverage applies to eligible items purchased on the account for personal use that are brand new, have had no previous owner and were purchased from a commercial seller. Only items purchased from a retailer within the country where your account is registered or Europe are covered. This coverage does not apply to eligible items purchased on the account before the master policy effective date, i.e. 9th of December 2020.

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

- *You will be paid the purchase price* of the item or €300, whichever is lower.
- *You will only be paid up to a maximum of €600* in the aggregate under this Refund Protection Section 5.B in any 12-month period beginning on the later of the date when you first subscribe to a Plus, Premium Metal or Ultra account or the *master policy* effective date.
- *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 (i.e. free from all defects and in full working order).
- Precious stones, rare and precious coins or stamps; one of a kind items (i.e. items of an individual identity) including antiques, art work and furs; cash or its equivalents (including travellers cheques); stocks, bonds, coupons, securities of all species; *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, drugs within the meaning of article 4 item 11a), item 25), item 26) and item 27) of the Act on combating drug addiction dated 29 July 2005 in the version in force at the effective date of the *master policy*, 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.

Ticket cancellation protection

This coverage applies to tickets purchased in full on the account (i.e. not purchased on instalments) for personal use that have had no previous owner and were purchased from a commercial seller. Only tickets for events that occur in the country where your account is registered or within Europe are covered. This coverage does not apply to tickets purchased on the account before the master policy effective date, i.e. 9th of December 2020.

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 or the face value (i.e. the price printed on a ticket or set by the event management) of the ticket or maximum €1,000 in the aggregate in any 12-month period beginning on the later of the date when you first subscribe to a Plus, Premium, Metal or Ultra account or the master policy effective date.

Covered circumstances

Medical related:

- Death, injury, sickness of:
 - *you*
 - *event companion*
 - *close relative*
 - a paid childcare provider, who is required to look after *your* children (under 16 or disabled) on the day and at the time of the *event*

- If *you* are diagnosed Covid-19 by a *medical practitioner* or *sanitary-epidemiological station* (pl: Sanepid) and ordered to quarantine by a *medical practitioner* or *sanitary-epidemiological station*.
- 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 carrier experiences while going to the *event*.

Legal related:

- If *you* are called for a legal duty by law enforcement authorities 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 30 days before the *event*.
- *Theft* of *tickets*.

Other circumstances:

- 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 procedures vis-à-vis public authorities 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.

5.2.4 Exclusions

You will not be covered if the insured event was caused by any of the following circumstances:

- Your illness or injury (diagnosed and/or treated at the purchase of the *ticket*), condition or set of circumstances known by *you* at the purchase of the *ticket*. This does not exclude relapses of illness or injury, which had been stable (i.e. there were no symptoms of illness or injury) for at least two months prior to purchase of the *ticket* and where there had been no change in treatment for at least two months prior to purchase of the *ticket*;
- Your disinclination to attend the *event*;
- Any injury or illness not confirmed by the medical documentation;
- Any injury or illness classified in the medical documentation as not requiring medical treatment or quarantine
- Psychiatric or mental disorders (diagnosed and/or treated at the purchase date of the *ticket*);
- Your injuries or accidents which occur as a result of you being under the influence of alcohol (which involves either of the following: blood alcohol content exceeding 0.5 ‰ or effecting in concentration exceeding such level, or breath alcohol content exceeding 0.25 mg per 1 dm³ of exhaled air or effecting in concentration exceeding such level)) or drugs within the meaning of article 4 item 11a), item 25), item 26) and item 27) of the Act on combating drug addiction dated 29 July 2005 in the version in force at the effective date of the *master policy* unless prescribed by a *medical practitioner*;
- Any intentional illegal act by *you*;
- Intentionally self-inflicted injury, suicide or attempted suicide;
- Intentional or gross negligent misconduct of the *insured* (unless in the latter case the payment of an insurance benefit corresponds in the given circumstances to the considerations of equity);
- Criminal proceedings against the *insured*;
- Civil or foreign war, riots, popular movements (i.e. industrial action or strike), acts of terrorism (individual or group actions directed against the population or property in order to introduce chaos, intimidate the population or the state, disorganize public life, public transport, public service or manufacturing plants - to achieve economic, political, ideological, religious or social effects) or their threat, any effect of a source of radioactivity. This does not exclude failure or delay of public transport caused by industrial action or strike, which was announced or began within the 24 hours before the *event* start time.

Also, *you* will not be covered for:

- Any claims where the service provider or *event* organiser offers a voucher or a reimbursement for cancellation of a *ticket*;
- Postponement, cancellation, relocation or abandonment of the *event* by the performer, artist, promoters or organisers of the *event*;
- Loss (as opposed to *theft*) of the *ticket(s)*;
- Loss (as opposed to *theft*) of identity papers;
- *Tickets* purchased after a government issues advice that prevents you from attending an event;
- *Event tickets* you have purchased for business purposes;
- Liquidation or bankruptcy of the performer, artist, company promoting or organising the *event*, and 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 coverage under the *policy Terms and Conditions* from the moment the *account* is activated, or if activation is earlier, from the effective date of the *master policy* (which is the 9th of December 2020) and for as long as the eligibility criteria stated in item 4 of these *policy Terms and Conditions* continue to be met.

You may resign from the insurance cover under this *policy Terms and Conditions* for any reason whatsoever with 7 days' notice. To resign please contact the *administrator*.

Cancellation of your *account* or downgrading to a free plan triggers automatic cancellation of the *policy* (i.e. the insurance coverage expires on the same date as the *account*)

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 without *our* consent.

Reasonable mitigation

When an *insured event* occurs you shall take available steps to rescue the object of insurance, prevent or minimise any loss or damage and ensure the possibility of pursuing compensatory claims against the persons liable for the 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.

You can file a complaint:

1. in writing – by post to the address: QOVER SA Mediation Department, Rue du Commerce 31, 1000 Brussels Belgium
1. orally – by telephone to [+32 2 808 96 39](tel:+3228089639)
2. electronically: by email: mediation@Qover.com

We will answer your complaint without undue delay but not later than 30 days after we receive it. You will receive our answer in writing or via another durable medium (if you request that the answer be delivered via another durable medium)

In extraordinarily complicated cases, if we cannot handle your complaint and answer it within 30 days, we can extend our deadline to answer your complaint up to 60 days after we receive your complaint. In this case we will inform you about the extension and explain the reasons for our delay, the circumstances which need to be determined in order to handle your case and the estimated time in which we will handle your complaint and send you our answer.

If the matter has not been resolved to *your* satisfaction or in case of our failure to perform actions resulting from the complaint resolved in accordance with your will in a timely manner, *you* may write to:

Rzecznik Finansowy

Al. Jerozolimskie 87

02-001 Warszawa

T 22 333 73 26, 22 333 73 27

F 22 333 73 29

E biuro@rf.gov.pl

You can also ask for help from the municipal and district Consumer Ombudsman.

Economic and Trade Sanctions

We shall not be liable to pay any claim or provide any benefit hereunder to the extent that the 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 conditions applicable to the processing of *your* personal information under this *policy* are as follows:

For purchases made up to and including 31 March 2022

In the context of the services and products that WAKAM, and its partners provide you with, you are required to communicate your personal data: Data relating to your identity (last name, first name(s), postal address, telephone number, e-mail address); Beneficiary data (insurance policy number, bank account number, payment card details, billing, payment history); Customer complaint data (complaint number, date and reason for loss, call history, loss details, policy reference number and supporting documents); Data about the insured device (brand, model, serial number, registration number, identification number, date of purchase); Sensitive personal data, i.e. health data.

We may not be able to provide you with specific products or services if you do not provide us with certain data.

Your personal data is used for the following purposes: The management of your contract and insurance policy, the execution of contract guarantees (including claims management), customer complaint and disputes management, such processing being necessary for the execution of your contract; Risk control and monitoring, which enables us to prevent fraudulent activities and ensure the recovery of sums due and is therefore necessary based on our legitimate interests; The elaboration of statistics and actuarial studies, which enables us to improve the offers and services offered and is therefore necessary based on our legitimate interests; Preventing insurance fraud and money laundering in order to comply with our legal obligations.

This personal data will be kept for the duration strictly necessary for the provision of the service and the execution of the contract, in accordance with our data retention policy, or in accordance with the applicable legal provisions.

Disclosure of your personal data

Your personal data may be disclosed to the following third parties: To our group companies such as our parent company and its affiliated companies; To our service providers and subcontractors, for the purposes of managing and executing the contract; To other insurance companies (intermediaries, reinsurers); To public authorities, in order to prevent or detect fraud or any other criminal activity and to meet our legal and regulatory obligations.

International transfers of your personal data

We may transfer your personal data outside the European Union, particularly to countries that are not considered to provide a sufficient level of protection according to the European Commission. In order to ensure an adequate level of security, such transfers will be governed by the Standard Contractual Clauses established by the European Commission, or by other appropriate safeguards in accordance with the data protection regulations in force.

Your rights

In accordance with the applicable data protection regulation, *you* can exercise *your* rights such as the right of access, rectification, deletion, limitation, portability, opposition to the processing of *your* personal data, as well as the right to give instructions regarding *your* personal data posthumously. If *you* consider that the processing of *your* personal data constitutes a violation of the applicable data protection regulations, *you* also have the right to file a complaint with the *Prezes Urzędu Ochrony Danych Osobowych* at the following address: ul. Stawki 2, 00-193 Warszawa.

Contact us

If you have any questions or queries regarding the use of your personal data, or to exercise your rights relating to such personal data, please contact our Data Protection Officer at the following address:

Délégué à la Protection des Données

WAKAM

120-122 rue Réaumur

75002 Paris, France

Or by email to: dpo@wakam.fr

For purchases made from 1 April 2022 onwards

You are informed that the personal information that you supply to the *insurers*, to the *policyholder* or to the *administrator* is processed by the *insurers* in order to write and administer this *policy*, including any claims arising from it.

Chubb and *Wakam* process your personal information as co-insurers acting as joint controllers. *Chubb* has been appointed to represent the joint controllers in their relationship with you from 1 April 2022 onwards.

Therefore, for more information regarding the conditions of processing of *your* personal information for the purpose of this *policy*, *you* or the *policyholder* can refer to Chubb's Master Privacy Policy, available here:

<https://www.chubb.com/uk-en/footer/privacy-policy.aspx>

Therefore, when it refers to *Chubb*, the Master Privacy Policy designates *Chubb* and *Wakam*.

The *policyholder* and *insureds* may request a paper copy of the Master Privacy Policy at any time, by contacting *Chubb* at dataprotectionoffice.europe@chubb.com.

You may also request a hard copy of the essence of the joint controllers' arrangement between *Chubb* and *Wakam* by contacting *Chubb* 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 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 with an immediate effect.

Law and Jurisdiction

It is agreed that this insurance shall be governed exclusively by the law of Poland and any disputes arising under, out of or in connection with this Insurance shall be filed in accordance with the provisions on general jurisdiction or before a court competent for the place of registered office of the *policyholder* or the place of residence of the *insured*.

Legal action under this insurance may be filed in accordance with the provisions on general jurisdiction or before a court competent for the place of residence or registered office of *the insured's heir*.

By virtue of law we are obliged to resolve consumer disputes by means of alternative dispute resolution. The competent body for alternative dispute resolution in relation to a dispute between *You* and *Us* is the Financial Ombudsman (www.rf.gov.pl).

You may also use the European Commission's platform for Online Dispute Resolution (ODR) using the following link: <http://ec.europa.eu/consumers/odr/>.

The right of withdrawal

The *policyholder* shall be entitled to a withdrawal from the *policy* within 7 days of its conclusion by contacting *us* via e-mail. Withdrawal from the *policy* shall not release the *policyholder* from a duty to pay the premium for the period throughout which *we* provided insurance coverage.

Insurance premium

The insurance premium is paid by the *policyholder* on a monthly basis by a bank transfer. The insurance premium is calculated for the duration of the liability and based on the applicable tariff, sum insured and number of the insureds covered by this *policy*.

Failure to pay the premium's next instalment by the *policyholder* may cause a cessation of our liability, if after the lapse of the time limit we called upon the *policyholder* to pay it along with a warning that failure to pay within seven days from the day of receiving the request for payment would bring about the cessation of liability.

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 eligible item to the point of being inoperable by an external cause independent from the *insured*.

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”.

CHUBB

Chubb European Group SE is 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.

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 purchased from a commercial seller; and
- Has CE safety and EU 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.

INSURED EVENT

means the occurrence of the following incidents giving rise to claim:

- purchase protection: *accidental damage or theft of the eligible item*
- refund protection: refusal of a retailer to accept the return of an unused *eligible item* purchased by you
- ticket cancellation: inability to attend *an event* because of a sudden and unexpected covered circumstance listed under 5.2.3 of the *policy Terms and Conditions*, which you were unaware of at the time of purchasing the *ticket*

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/POLICY

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

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/INSURERS

Means:

For purchases made up to and including 31 March 2022 – Wakam, acting as sole insurer; and

For purchases made from 1 April 2022 onwards – Chubb and Wakam, acting as co-insurers.

PERIOD OF INSURANCE

means the dates in which insurance coverage agreed under the *master policy* between the *policyholder* and *us* is 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* and any endorsement(s) thereto.

(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.