

Travel Protection Insurance

Insurance Product Information Document

Insurance company:

Cowen Insurance Company Limited (Malta Company Registration Number C 55905), Level 3, Gasan Centre, Triq il-Merghat, Zone 1, Central Business District, Birkirkara, CBD 1020, Malta. Cowen Insurance Company 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.

The product is administered by Cover Genius Europe B.V. who is authorised and regulated by the Dutch Authority for Financial Markets (AFM) under reference number 12046177. Details of the extent of the administrator's regulation by the AFM are available from the administrator on request.

Product name: Travel Protection Insurance

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and certificate. It's important you read all these documents carefully to ensure you have the cover you need.

What is this type of insurance?

This is travel insurance, providing cover as a group insurance policy to Revolut Metal Plan holders. With this, you'll receive insurance cover and assistance services while you're travelling.



What is insured?

✓ **Trip cancellation**

✓ Reimbursement of non-refundable trip costs, cancellation fees, and rebooking fees in case of a cancellation or rebooking due to covered events (including when being diagnosed with an epidemic or pandemic disease, such as Covid-19) up to €5000.00.

✓ **Trip interruption**

✓ Reimbursement of unused non-refundable trip costs due to the covered events (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19) up to €5000.00.

✓ **Travel delay**

✓ Reimbursement of additional expenses due to a transportation delay during a trip by more than 8 hours from the original departure time. €70.00/€100.00 per hour (with/without expenses incurred) up to a maximum of €500.00.

✓ **Baggage protection**

✓ Reimbursement in case of damage, theft or loss of items. Reimbursement for essential items purchased if luggage is delayed by more than 8 hours. Up to a maximum of €1000.00. Limits per item apply.

✓ **Loss of travel documents**

✓ Reimbursement of costs to obtain emergency documents following the loss, theft or damage of passports or visas, up to a maximum of €500.00.

✓ **Emergency medical/dental benefits abroad and emergency transportation**

✓ Advance for hospital costs and reimbursement of medical expenses incurred outside your country of residence, medical assistance, travel assistance, assistance in the event of death, early return of the beneficiary, (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19), up to a maximum of €10000000.00.

✓ **Personal liability**

✓ Costs payable to a third party for damage or injury you cause to a third party or their property (including your trip accommodation if not owned by you, a family member or friend) up to €1000000.00.

✓ **Sports cover**



What is not insured?

- ✗ Claims arising from an event the beneficiary had prior knowledge of before opening their account or booking a trip (whichever is later).
- ✗ For any claims caused by pre-existing medical conditions.
- ✗ Events directly or indirectly caused by or contributed to or arising from nuclear reactivity.
- ✗ For any claim for the cost of elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the Illness or Injury that necessitated your admittance into hospital.
- ✗ Damage of any kind that is intentionally caused by the beneficiary or with their complicity.
- ✗ Any claim due to changes in travel advice from any local government or national authority, or where you are travelling against government advice.
- ✗ For any claim arising or resulting from you being involved in any malicious, reckless, grossly negligent, illegal or criminal act including your failure to comply with the laws applicable to the country in which you're travelling.
- ✗ Violations of international sanctions, laws or regulations.



Are there any restrictions on cover?

- ! There is an amount deducted (excess) that applies per person and per claim.
- ! Benefits only apply while the Revolut Metal plan is active and the account holder remains eligible.
- ! Eligible child beneficiaries must be aged 17 or under.
- ! Travel within the Metal plan holder's country of residence must be more than 100 km from their primary residence or include an overnight stay.
- ! The trip must be paid for using your Revolut Metal plan.
- ! There is a limit on the length of the trips that can be covered, up to 30 days.
- ! Financial limits apply to each benefit section.
- ! Beneficiary's primary residence must be in the EEA.
- ! There are conditions that you have to meet for cover to apply.

✓ Reimbursement of the costs of activities missed due to covered events, cover for damage, theft, loss or delay of sports equipment, and additional search and rescue cover up to a maximum of €1500.00.

! General exclusions apply to the whole policy and some benefit sections contain exclusions specific to that section.



Where am I covered?

✓ Benefits apply in any country worldwide, except for travel to countries that are sanctioned, but trips within your country of residence will require you to be more than 100km from your primary residence or have pre-booked overnight accommodation outside of your home town/city.



What are my obligations?

- You should do all you can to prevent and reduce any damage.
- You need to notify a claim as soon as possible.
- You should contact us as soon as possible with full details of anything which may result in a claim and give us all the information and documentation we ask for.
- You must not provide information that is untrue or misleading in response to any question asked when you take out cover or make a claim.
- Please do not make any payment, admit liability, offer or promise to make any payment without written consent from us.
- You must report any theft, damage or loss to the police (and to your network provider for mobile phone claims) as soon as possible but ideally within 24 hours of discovery. Where applicable, you should also report the matter to your travel carrier as soon as possible.
- Your travel tickets must show the date of travel.



When and how do I pay?

The travel insurance benefit is part of the additional services and benefits provided with the Revolut Metal plan. There is no additional charge to you.



When does the cover start and end?

- The benefits begin when the beneficiary leaves their primary residence to start their trip. Benefits end at the earliest of the following:
- when you return to your primary residence;
 - when the Revolut Metal Plan subscription becomes inactive;
 - when the Revolut account is closed;
 - upon exceeding the maximum per trip length of 30 consecutive days; or
 - when the Metal Plan holder no longer meets the eligibility criteria for the Revolut Metal plan.



How do I cancel the contract?

The Metal Plan holder is free to cancel the cover at any time by contacting Revolut to terminate their Metal plan subscription or to change it to another plan, or close their Revolut account.

Cover Genius Terms of Business

Please read this document carefully.

It sets out the terms upon which we, Cover Genius, agree to act for our customers and contains details of our regulatory and statutory responsibilities. It also sets out some of yours, the customer's, responsibilities. Please contact us immediately if there's anything in these Terms of Business that you don't understand. Your insurance documents will be sent by email only.

About our company

The group insurance's policyholder is Revolut. This contract of insurance ("policy") is provided by XCover.com, a trading name of Cover Genius Europe B.V. ["the administrator"] which is authorised and regulated by the Netherlands Authority for the Financial Markets ('AFM') to intermediate non-life insurance and act as authorised agent in non-life insurance. Our AFM registration number is 12046177. You can check this information on the AFM's register by visiting their website at www.afm.nl/en or by contacting the AFM on +31(0)20-797 2000. We're registered at the Dutch Chamber of Commerce ('KvK'). Our KvK number is 73237426.

Our address

Cover Genius' registered address is: Vijzelstraat 20, 3rd floor, 1017HK, Amsterdam, The Netherlands. You can reach us via email at www.xcover.com/contact-us

Our products and services

This cover is underwritten by Cowen Insurance Company Limited ["the insurer"]. We don't give advice or make personal recommendations in connection with any insurance product.

Capacity in which we are acting

In arranging your insurance, we'll act as agent of the insurer at all times.

Treating our customers fairly

We aim to provide a first-class level of service at all times, and welcome feedback from our customers. If, for any reason, you feel that our service is not of the standard you would expect, please tell us.

Complaints procedure

Should there be an occasion when we don't meet your expectations, we're equally committed to dealing with any complaint in a thorough and professional manner. If you wish to register a complaint regarding the sale of your insurance, please contact us **by email:** complaints@xcover.com

If you remain dissatisfied after receiving a final response to your complaint, you have the right to refer your complaint to:

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.

You may also have the right to pass your complaint to an Ombudsman in your country of residence.

Car Hire Excess Protection

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Product name: Car Hire Excess Protection

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and certificate. It’s important that you read all these documents carefully to ensure you have the cover you need.

What is this type of insurance?

This is travel insurance, providing cover as a group insurance policy to Revolut Metal Plan holders. With this you will receive a car hire excess protection while you're travelling and using the service of a car rental.



What is insured?

- ✓ **Car Hire Excess Protection**
- ✓ Reimbursement of the excess or damage liability fee imposed by the car rental company insurance while being on a trip up to a maximum of €2000.00.



What is not insured?

- ✗ Events for which you’re making a claim occurred before this insurance was purchased.
- ✗ Where you or another driver on the rental agreement breach any term of the vehicle rental agreement.
- ✗ Where you or another driver on the rental agreement contravene driving rules or laws in any local jurisdiction during the specified journey.
- ✗ 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.
- ✗ Where the blood alcohol level of the driver is found to be exceeding the legal limit to drive.
- ✗ Violations of international sanctions, laws or regulations.



Are there any restrictions on cover?

- ! Benefits only apply while the Revolut Metal plan is active and the account holder remains eligible.
- ! You must have purchased at least the most basic CDW coverage offered by the rental company.
- ! Travel within the Metal plan holder’s country of residence must be more than 200km from their primary residence or include an overnight stay in a hotel or hostel.
- ! The licensed rental car company must be located more than 200km from your home.
- ! Your car rental protection is restricted to a maximum of 30 days. Financial limits apply.
- ! There are Conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and some benefit sections contain exclusions specific to that section.



Where am I covered?

- ✓ Benefits apply in any country worldwide, except for travel to sanctioned countries, but trips within your country of residence will require you to be more than 200km from your primary residence.



What are my obligations?

- You should do all you can to prevent and reduce any damage.
- You need to notify a claim as soon as possible.
- You should contact us as soon as possible with full details of anything which may result in a claim and give us all the information and documentation we ask for.
- You must not provide information that is untrue or misleading in response to any question asked when you take out cover or make a claim.
- Please do not make any payment, admit liability, offer or promise to make any payment without written consent from us.
- You must report any theft, damage or loss to the police as soon as possible but ideally within 24 hours of discovery.



When and how do I pay?

The travel insurance benefit is part of the additional services and benefits provided with the Revolut Metal plan. There is no additional charge to you.



When does the cover start and end?

The benefits begin when the beneficiary leaves their primary residence to start their trip. Benefits end at the earliest of the following:

- when you return to your primary residence;
- when the Revolut Metal Plan subscription becomes inactive;
- when the Revolut account is closed;
- upon exceeding the maximum per trip length of 30 consecutive days; or
- upon exceeding the maximum per rental duration of 30 consecutive days; or
- when the Metal plan holder no longer meets the eligibility criteria for the Revolut Metal plan.



How do I cancel the contract?

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Capacity in which we are acting

In arranging your insurance, we'll act as agent of the insurer at all times.

Treating our customers fairly

We aim to provide a first-class level of service at all times, and welcome feedback from our customers. If, for any reason, you feel that our service is not of the standard you would expect, please tell us.