

Ultra Plan holders

Cancel for any reasons and Cancel for reasons

Trip / Event Cancellation Insurance

Master policy Terms & Conditions

Revolut-gtc-CFAC_POL-eng-3

Effective from 08 May 2026

**Information referred to in Article 17 section 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; 2.8; 3
2. Limitations and exclusions of insurer's liability which enable an insurer to refuse to pay or reduce compensation or other benefits	2.2; 2.3; 2.4; 4.1; 4.3; 4.5; 4.9; 4.10; 4.12; 4.13; 4.14; 4.16; 4.17; 5.1; 5.4; 7 (General) 4.18; 4.19; 4.20 (Trip – Cancellation for causes) 4.22 (Trip/Event – Cancellation for any reason)

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Introduction

This *master policy* is an agreement between the *master policyholder* and *us*, which has been arranged by the *master policyholder* for *your* benefit. It 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: M-REV4769179.

In return for having accepted the premium from the *master policyholder*, we will provide the cover outlined in this *policy Terms & Conditions* for *your* benefit.

This is a property insurance. Subject to the conditions of this *policy Terms & Conditions*, it provides the reimbursement of trip/event expenses for unforeseen covered circumstances (class II, group 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.

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

1. 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 make communication difficult, please tell the *administrator* who will be pleased to help.

If *you* wish to discuss this *policy Terms & Conditions*, 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 Hub in the Revolut app -> Insurance -> Trip/Event Cancellation then tap on “Make a Claim”	
Via our website www.qover.com	By post mail Qover SA/NV Rue du Commerce 31, 1000 Brussels – Belgium

2. Claims

Important note regarding trips:

This contract contains a trip cancellation cover. It only applies from the date you purchase your *trip* to the date you depart from your *primary residence*. If you want to cancel your *trip* after you depart from your *primary residence*, this is a trip interruption cover, and it is not covered by this contract.

This also applies to multi-destination *trips* (See Part *Insurance Benefits* > 1. *Purpose of this insurance* > *Regarding trips*).

2.1. Regarding cancellation of the event or trip:

- You must notify all your event/travel suppliers up to the start of the trip or event, for both Cancellation for any reason (CFAR) and Cancellation for Reason (CFR) coverage.
- You must cancel your trip or event before submitting a claim.
- You must notify all relevant travel suppliers as soon as you become aware of the need to cancel (including where you have been advised to cancel by a doctor).

Important:

- If you notify your travel suppliers more than two days after the circumstances that led to the cancellation, and receive a smaller refund as a result, we will not cover the difference. This does not apply if a serious illness, Injury, Death or medical condition prevented you from notifying them within that time.
- If your travel supplier has an official cancellation process you must follow it and send to us the official cancellation confirmation statement (for example on "manage my booking" in Booking.com)
- If your travel supplier cannot produce any cancellation confirmation, please contact Qover, as no show proof can be accepted.

2.2. You must report a claim via your Revolut app:

- within 30 days of the date you cancelled your trip or event with your travel supplier, for both coverages Trip/Event Cancellation for Any Reason (CFAR) and Trip Cancellation for a Listed Reason (CFR) or
- as soon as reasonably possible if a serious sickness, Injury, Death or medical condition prevents you from being able to notify us no later than those time limits.

2.3. We will reimburse you for your non-refundable *event/trip* payments, deposits, cancellation fees and change fees (less any available *refund*) up to the maximum benefit shown in your benefit schedule in chapter 1 "purpose of this insurance".

2.4. 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 another insurance policies, you must inform us of these (stating the name of the other insurer and the sum insured). Between the insurers, each of them shall be liable in such proportion, in which the insurance sum accepted by you is to the aggregate sums resulting from a double or multiple insurance. If it has been agreed on in any of the above insurance policies that the sum paid out by the insurer may be higher than the loss suffered, you may demand payment of the performance in its part exceeding the amount of the loss only from that insurer. In such a case, in order to establish the scope of liability between the insurers, it shall be presumed that the insurance sum equals the insurance value.

2.5. Should you be reimbursed by the supplier after We reimbursed you, you must inform us and reimburse us the amount you received from the supplier.

2.6. We advise you to keep copies of all the information you send us.

2.7. Claims are paid in the local currency of *your* Revolut *account* and by wire transfer on the Revolut *account* or into a bank account indicated by *you* if *your* Revolut *account* is no longer valid. If the currency in which the booking/*tickets* were paid by *you* is different than local currency of *your* Revolut *account*, in order to pay a claim in the local currency of *your* Revolut *account*, we will apply the exchange rate for that currency determined by the date when the booking/*tickets* were paid 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. Please note that *you* may bear the risk of the exchange rate volatility related to the payment of insurance benefit in the local currency of *your* Revolut *account*.

2.8. All bookings/*tickets* related to the same *event/trip* are allocated as one claim. All transactions linked to the same *event/trip* are considered as one same claim.

2.9. In order to determine *our* liability and/or the amount of insurance benefit due - *you* are requested to provide the items, information and documentation specified below 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 (including print-screens) of all documents requested • Completed claim form (available in the Revolut app -> Insurance -> Trip/Event Cancellation then tap on "Make a Claim") <p>In all cases:</p> <ul style="list-style-type: none"> • Proof that <i>you</i> purchased the booking/<i>ticket</i> on <i>your</i> Revolut <i>account</i>: <ul style="list-style-type: none"> ▪ while being on <i>Ultra plan</i> ▪ or <i>you</i> purchased the booking/ <i>ticket</i> one day prior to <i>your</i> upgrade to <i>your</i> <i>Ultra plan</i>, ▪ or <i>while being on</i> Premium and Metal Plan <p style="text-align: center;">(see paragraph "Important to know" in Part "Eligibility")</p> <ul style="list-style-type: none"> • Receipt from supplier. Purchases have to be made with an supplier, no blackmarket or purchases between individuals (peer to peer) or from any other non-commercial sellers) are covered. <p>In addition in case of <i>trip</i>:</p> <ul style="list-style-type: none"> • <i>Your trip</i> booking invoice(s) and travel documents showing the dates and times of travel. • bills or invoices <i>you</i> are asked to pay by the supplier. • Proof that <i>you</i> requested the booking/<i>ticket</i> cancellation to the supplier as well as the detail of all cancellation charges incurred / non <i>refundable</i> fees by the supplier. • Proof of cancellation reason (if applicable). • The name of the other insurer and the sum insured if <i>you</i> have the insurance that may cover the same loss (if applicable). • Any other information the claim adjuster reasonably requires <i>you</i> to provide to the extent necessary to determine <i>our</i> liability or the amount of compensation due.

	<ul style="list-style-type: none"> • Proof of <i>refund</i> (if applicable).
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Benefit	Information required
Trip – Cancellation for reason (CFR)	<p>1) Medical related:</p> <p>1.1. In case of <i>injury or serious sickness</i>:</p> <p>a) medical documentation specifying the date and nature of the <i>injury or serious sickness</i>.</p> <p>b) When it concerns <i>you or your trip companion</i>: a written note from your <i>medical practitioner</i> advising against your <i>trip</i>.</p> <p>1.2. In case of <i>contagious disease</i>:</p> <p>a) certificate/document specifying that <i>quarantine</i> is requested or the results of the <i>contagious disease</i> test, and advising you against your trip.</p> <p>1.3. In the event of death:</p> <p>a) death certificate.</p> <p>1.4. In case of <i>quarantine</i>:</p> <p>a) the official document specifically designating <i>you or your trip companion</i> as placed in <i>quarantine</i> due to an <i>epidemic or pandemic</i>.</p> <p>1.5. In the event of a medical contraindication to receive the necessary vaccine for <i>your trip</i>:</p> <p>a) the medical documentation specifying that the required vaccine (by the destination place) cannot be inoculated to you because of health's issues.</p> <p>1.6. In case of child birth:</p> <p>a) the birth certificate.</p> <p>2) Work related:</p> <p>2.1. In case of redundancy:</p> <p>a) the notification by <i>your</i> employer stating reason of the redundancy, and</p> <p>b) Proof of the type of contract you held with your employer, and</p> <p>c) Proof of the date since when you were employed by the employer (exact date required).</p> <p>2.2. In case of new permanent job:</p> <p>a) <i>your</i> permanent contract with entry date.</p> <p>2.3. In case of business relocation:</p> <p>a) Proof that the employer's premises are relocated at least 150 kms from previous business premises.</p> <p>2.4. If you are in the Army:</p> <p>a) Proof of the reassignment or change in personal leave status.</p> <p>3) If you are acting as a first responder:</p> <p>a) Proof of the notification to help on emergency.</p> <p>4) Transport related:</p> <p>3.1. In the event of a traffic accident:</p> <p>a) The breakdown/towing invoice/report for the vehicle.</p> <p>b) Medical documentation (if any medical attention is required).</p> <p>5) Legal related:</p> <p>5.1. In the event of receiving a legal notice for an adoption proceeding:</p>

	<p>a) The official notice.</p> <p>6) Theft related:</p> <p>6.1. In the event of theft of identity papers or theft of the covered ticket(s):</p> <p>a) Confirmation of filing a notification of theft obtained from law enforcement authority (Police), 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.</p> <p>b) Any document showing <i>your</i> efforts to replace the stolen documents.</p> <p>7) Disaster related:</p> <p>7.1. In case of damage to your primary residence:</p> <p>a) Document confirming the damage to the property..</p>
Trip/Event – Cancellation for any reason (CFAC)	<p>Should the reason for the cancellation be different from the ones listed in “Trip Cancellation for Reason” (CFR) coverage, or should you not fall in the necessary requirements for the “Trip Cancellation for Reason” (CFR), you will automatically fall under the Trip/Event Cancellation for any reason (CFAR) cover and be reimbursed at 70% of the booking/ticket value.</p> <p>The only information you'll need to provide is the one detailed in the Table “General – in all cases” above. Of course, please feel free to give <i>us</i> any information which may help <i>us</i> to manage the claim.</p>

3. Eligibility

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

The *Ultra Plan* being active (including at the loss date);

- ✓ The *Plan* fees, having been paid in accordance with the *Plan* agreement at the time of any incident giving rise to a claim; It is mandatory that these fees are paid because they allow you to benefit from the different services of the *Plan* including the insurance.
- ✓ The bookings/tickets have been paid to a supplier via *your* Revolut *account* while being on an *Ultra Plan* or within 1 day prior to *your* upgrade to *your Ultra Plan*; except if you had a Premium or Metal Plan (see below paragraph “Important to know”.);
- ✓ *You* holding the *Ultra Plan* continuously (i.e. without interruption) from the time of the *event's* or *trip's* booking/ticket purchase (or 1 day after the purchase - whichever is earliest) and at the time of the occurrence of the *insured event*;
- ✓ *Trips/events* must occur at least 3 days or more in the future and up to a maximum of 12 months in the future from their purchase date;
- ✓ Should the *trip/event* be postponed by the supplier within a 12-month period, *your* right to coverage still exists. Should the *trip/event* be postponed by the supplier for more than 12 months from the original *trip/event* date, the cover is no longer granted.

- ✓ The booking/*ticket* must be purchased in the name of the *Ultra Plan holder* and through an official supplier; purchase on blackmarket, purchasers between individuals (peer to peer) or from any other non-commercial sellers are excluded.
- ✓ This coverage applies to bookings or *tickets* purchased in full (i.e. not purchased partly on another account) via the *account* for personal use (non-business purpose) that have had no previous owner (i.e. were not resold) and were not purchased from a non-commercial seller. *You* will be entitled to the benefits for *trips/events* around the world, except in countries under sanctions (see chapter "Economic and Trade sanctions"). Reimbursement cannot be higher than the purchase price, less *refunds* and deductible.

Important to know:

- *You* will also be eligible for cover if *you* upgrade from a "Standard", "Plus", "Premium" or "Metal" Revolut *Plan* to the Ultra Plan within 1 day of the booking/*ticket* being purchased, provided *you* haven't purchased the *event* and *trip* bookings/*tickets* for business purposes.
- If you upgrade from a Premium or Metal Revolut Plan to a Ultra Plan, we will reimburse your purchase as long as you made it while on the Premium or Metal plan. Your Premium or Metal terms & conditions will apply.

4. Insurance Benefits

- 4.1 Any sums paid under this *policy Terms & Conditions* cannot exceed the loss suffered by *you*. If an *insured event* covered by this *policy Terms & Conditions* is covered by other insurance policies *you* must inform *us* of these (stating the name of the other insurer and the sum insured).
- 4.2 *You* will find below the different types of coverages to which *you* are entitled. For each of them, we describe the conditions that must be met as well as the exclusions which may apply.
- 4.3 Coverages / limits are provided on an annual basis, with an annual reset. Should *you* downgrade/ upgrade *your Ultra plan* again, *your* remaining annual balance will apply until the annual anniversary of *your Ultra plan*; only then will limits be replenished. For example: if you join Ultra in January, file a claim for a €500 *ticket* in February, downgrade *your plan* in March and in September, still within the same consecutive 12 months, *you* upgrade back to *your Ultra plan*: *you* will only be covered up to a maximum of €4,500 until December.

A. PURPOSE OF THIS INSURANCE

- 4.4 The purpose of this insurance product is to cover *you* in the case of a *trip/event* cancellation for the reimbursement of expenses not recoverable contractually provided by the supplier's conditions of sale.
- 4.5 The *trip/event* must be cancelled according to the deadlines specified in the "Claims conditions and requirements" Part at the beginning.
- 4.6 The *Plan holder* is exclusively insured for the amount attached to the cover of the *Ultra Plan*.
- 4.7 **If the Plan holder is travelling with a trip companion or attending an event with an event companion, cover also applies when the trip companion or event companion is required to cancel in accordance with these Terms and Conditions, and the companion's cancellation results in the Plan holder cancelling their own trip or event.**
- 4.8 This product is made up of two coverages:
- "Trip cancellation – listed reasons" coverage
 - "Trip/Event cancellation - any reasons" coverage

	<i>Trip cancellation – listed reasons"</i>	Trip/Event cancellation - any reasons
Basis of benefits	100%	70%
Deductible	€50	30%

Minimum value covered, after deduction of refunds	€51	€25
Maximum per claim	€5 000	€2 500
Annual Maximum	€5 000	€5 000
Cancellation period	Up to the moment of the Trip	
Waiting period	3 days	3 days
The coverages above are not cumulative for the same claim.		

4.9 A claim concerns transactions made using the Revolut *account* while benefiting from *the Ultra Plan*. We will only cover a purchase associated with a *trip/event* where the purchase is made at least 3 days (waiting period) prior to the *trip/event*.

Regarding Trips

4.10 The cover includes all relevant transportation and all *events* contemplated within one singular *trip*. This could include several transactions (e.g a flight ticket, a hotel and a car rental).

For multi-destination *trips*, we will cover main stages of the *trip* only if these are cancelled at least 1 day before leaving the *primary residence*.

- E.g. an insured has his *primary residence* in London and travels from London to visit 3 cities: London > Brussels > Paris > Amsterdam > London. The insured intends to spend 3 weeks in Brussels, 1 week in Paris and 2 weeks in Amsterdam. He decides, before leaving London, to cancel the Paris portion, and go directly to Amsterdam from Brussels, (at their own cost on all new bookings). The Paris portion would still be eligible, even though it does not start and end at an insured *primary residence*.
- Should the insured cancel both Paris and Amsterdam, both destinations would count as one *trip* and not two separate *trips*.

One *trip* may not exceed 90 consecutive days outside of the country of *the primary residence*.

4.11 For specific cases, the following additional conditions to the cancellation are applicable:

Cancellation reason	Duration
<ul style="list-style-type: none"> • For serious damage to your primary residence 	<ul style="list-style-type: none"> • The coverage begins 10 days before the trip/event
<ul style="list-style-type: none"> • In case of theft of identity papers or theft of the covered tickets 	<ul style="list-style-type: none"> • The coverage begins 30 days before the trip/event
<ul style="list-style-type: none"> • Additional information for "business relocation" 	<ul style="list-style-type: none"> • Date of the insured event is the date on which the notification of the employer's decision to relocate is notified to the Ultra Plan holder

Important information

4.12 Except in the event of a *fortuitous event* or *Force Majeure*, the *Ultra Plan holder* must immediately take the necessary steps to cancel or modify his *trip* with the tour operator or the Airline, and at the latest within the deadlines set by the

tour operator or the Airline (please refer to "Claims" for further guidance). If *the Ultra Plan holder* does not respect this deadline, the reimbursement due will be limited to the amount of the costs which would have been borne by him on the date of the claim in accordance with the cancellation scale (if any) appearing in the general terms and conditions of sale of the tour operator, the airline company or any other retailer.

- 4.13 In the case of covered *injury* or *serious sickness*, the compensation decision is subject to the medical opinion of the insurer's medical adviser. The latter reserves the right to request any additional medical documents and/or carry out any medical checks that are deemed useful.
- 4.14 Under no circumstances will we be able to reimburse the *Ultra Plan holder* for the cancellation of the insurance premium that he would have paid to his supplier if the *Ultra Plan holder* has forgotten to decline it, or if it is included automatically in a package accepted by the *Ultra Plan holder*.
- 4.15 According to the regulations in force, the airline and airport taxes must be reimbursed to you by the tour operator or the airline company .

4.16 Exclusions

General exclusions applicable to all benefits under these conditions:

External causes:

- **Costs already reimbursed or covered or to be reimbursed or covered by another insurance in accordance with 2.4; The modifiable or refundable part of the transport fees as well as the airline/airport taxes, visa costs, booking application and administrative fees and costs;**
- **Any event cancelled by the supplier or organizer or for which a refund is offered;**
- **Any event for which the supplier may be held liable in application of the Directive (EU) 2015/2302 of the European Parliament and of the Council of 25 November 2015 on package travel and linked travel arrangements, amending Regulation (EC) No 2006/2004 and Directive 2011/83/EU of the European Parliament and of the Council and repealing Council Directive 90/314/EEC and any related retained EU law in the UK;**
- **Intentional act committed by the insured**
- **Your event tickets do not show event date(s);**
- **Trip/event bookings/tickets you have purchased for business purposes;**
- **Liquidation or bankruptcy of the performer, artist, company promoting or organising the trip, their agents or any person acting for you. This applies also to any organization such as travel agency, tour operator, website, etc.;**

Illegal and similar actions:

Any claim which concerns cancellation caused by any of the following circumstances:

- **Acts committed with the intent to cause loss;**
- **An act of gross negligence by you or your trip/event companion;**
- **Any consequence due to fraud or attempt to defraud or suspicion of fraud are excluded;**
- **The consequences of criminal proceedings to which the insured is subject, or any illegal act, except when you, a trip/event companion, a family member or your service animal is the victim of such an act;**
- **Your injury or serious sickness occurs 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. This does not apply to drugs prescribed by a medical practitioner and used as prescribed;**
- **Your intentional self-harm or if you attempt or commit suicide.**

Systemic risk:

Any claim which concerns cancellation caused by any of the following circumstances:

- **War (declared or undeclared) or acts of war;**
- **Civil disorder or unrest, riots, popular movements (i.e. industrial action or strike);**
- **Nuclear reaction, radiation, or radioactive contamination;**
- **Natural catastrophe,**
- **Air, Water, Contamination or other Pollution , or the threat of a pollutant release;**
- **Political risk;**
- **Cyber risk;**

- Terrorist events or their threats.

Other risks:

Any claim which concerns cancellation caused by any of the following circumstances:

- Failure or delay of public transport caused by industrial action or strike, which was announced at least 24 hours before *you* left home or where *you* could have reasonably (taking into the account costs and time) made other travel arrangements;
- Legal acts or official recommendations of any government or public authority;
- *Quarantine* or other similar precautionary measures which limit the freedom of movement, placed by the local and/or national authorities of the country of origin on a whole population or segment of it, a geographical area, building or vessel or their parts or based on to, from, or through where the person is travelling or participating to the *trip/event* (as an example: there's a lockdown and the *insured* has to go into *quarantine* upon arrival because of the government measure);
- Military duty;
- Summons to trial, military service, academic- and/or professional examinations , which were known at the time of purchasing the booking/*ticket*.

B. "TRIP CANCELLATION – LISTED REASONS " COVERAGE

4.17 If *you* are unable to attend a *trip* because of a sudden and unexpected covered circumstance (as per list below), which *you* were unaware of at the time of purchasing the booking/*ticket*, we will pay up to the lesser of the face value of the booking/*ticket* (i.e. the price printed on the booking confirmation/*ticket* or set by the service provider) or a maximum €5 000 for any one occurrence and in the aggregate in any 12-month period beginning on the anniversary of your *Ultra Plan's* effective date. The minimum value of the booking/*ticket* must be €51. The insurance benefit is calculated on 100% of the outstanding remaining amount (which means deduction from *refunds* already done by the supplier). There will be a €50 deductible applied.

4.18 Covered circumstances

Medical related:

- *Injury and/or serious sickness of your family member* if a *medical practitioner* considers his life as threatened or requires *hospitalisation*.
- Death of:
 - *you*
 - *your trip companion*
 - *your family member*
 - *your service animal*
 on and after the start date of the cover on the *Ultra Plan* .

In all cases, a *medical practitioner* must advise in writing you to cancel *your trip* before *you* cancel it.

- *Injury and/or serious sickness of:*
 - *you*
 - *your trip companion*.

This includes cases when *you* are diagnosed by a *medical practitioner* with *contagious disease* when an *epidemic* or *pandemic* of such disease was officially announced.

- *Quarantine before your trip for:*
 - *you*
 - *your trip companion*.

Quarantine must be linked to:

- ✓ a *contagious disease other than* these in relation to which an *epidemic or pandemic* was officially announced
- ✓ an *epidemic or pandemic* with following specific cumulative conditions:
 - *your/your trip companion's* health conditions meet the requirement to be placed in quarantine, and those conditions are requiring you to be placed in *quarantine*, as ordered by an official document (directive, official health order, official website of the health authority) in the context of a *epidemic or pandemic*,
 - the *quarantine* does not apply generally to:
 - a whole population or segment of it, a geographical area, building or vessel or their parts
 - based on to, from, or through where the person is travelling or participating to the *trip*.
- *You or your trip companion* are forbidden, due to health issues identified by a medical practitioner", to be immunized where this is required for the *trip*.

Work related:

- If *you or your trip companion* are laid off or terminated by *your* or the *companion's* current employer after *your trip booking/ticket purchase date*, as long as *you or your trip companion* (cumulative conditions):
 - ✓ are not held responsible for this situation, and
 - ✓ had an indefinite employment contract with the employer, and
 - ✓ had an indefinite employment contract with the employer for at least 12 continuous months prior to the date of termination;
- if *you or your trip companion* accept, after the *trip booking/ticket purchase date*, a new permanent paid job for which *your or your trip companion's* presence at work is mandatory during the *trip date*.
- if *you or your trip companion* are relocated by at least 150kms, after the *trip booking/ticket purchase date*, due to a business reason from *your or your companion's* current employer. This also applies in the case of *your spouse's* relocation or *your trip companion's*.
- if *you, your trip companion* or a *family member* working in the army are reassigned or change personal leave status, except if this is due to war or disciplinary action.

Transport related:

- If *you or your trip companion* is in a *traffic accident* on the departure date and that one of this reason occurs:
 - ✓ *you or your trip companion* needs medical attention
 - ✓ *you or your trip companion's* vehicle needs to be repaired as its shape forbids *you or your trip companion* to use it safely

Legal related:

- If *you or your trip companion* are called for:
 - ✓ Attending an adoption (mandatory legal proceeding or meeting required by law as prospective adoptive parent in order to adopt legally a minor child)
 after having purchased a *trip booking/ticket*. This legal proceeding must not be in relationship with *your or your trip companion's* business occupation.

Theft related:

- *Theft of your trip* documentation (*ticket*, identity papers if they are essential to get to or for admission to the *trip*), provided the *theft* occurs after the booking and less than 30 days before the *trip*.

You must provide *us* with information and/or documents showing *your* efforts to replace the stolen document in order to keep *your* participation at the *trip* possible.

Other circumstances:

- *Serious damage to your primary residence*, due to fire, vandalism, burglary leading it to be *uninhabitable*, maximum 24 hours preceding the date and time of the beginning of the *trip* as shown on *your booking / ticket* and which requires *your* presence to carry out the procedures vis-à-vis law enforcement 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 *trip*, if the *travel carrier* cannot bring *you* over there for at least 24 consecutive hours from the original scheduled arrival time.

Should *you* be able to reach *your trip* by another way than the one planned originally, we will reimburse *you* up the maximum eligible claim amount for:

- cost of the alternative transportation, less available *refunds*
 - cost of the lost prepaid accommodations (in case of late arrival), less available *refunds*
- New transportation must be done in the same or lower class of service than the one originally booked.
 - If *you* or *your trip companion* were acting as a *first responder* are called in for duty due to an *accident* or emergency to provide help or relief at the *trip's* date.

- **Specific Exclusions for “Trip cancellation – listed reasons”**
- **External causes:**
 - **You will not be covered for:**
 - **Modification of the initial booking/ticket by the Ultra Plan holder;**
 - **A trip supplier’s restrictions on any baggage;**
 - **Ordinary wear and tear resulting from the item’s correct use or defective materials or workmanship;**
 - **Medical reasons:**
 - **You will not be covered for any claim which concerns cancellation caused by any of the following circumstances:**
 - **Any serious sickness or injury (diagnosed and/or treated at the purchase of the trip), condition or set of circumstances known by you at the purchase of the trip booking/ticket. This does not exclude relapses of serious sickness or injury, which had been stable (i.e. there were no symptoms of serious sickness or injury) for at least two months prior to purchase of the trip booking/ticket and where there had been no change in treatment for at least two months prior to purchase of the trip booking/ticket ;**
 - **Pregnancy beyond 28 weeks, or childbirth occurring after 28 weeks of gestation, when the pregnancy was known**
 - **Fertility treatments or elective abortion;**
 - **Spa treatment, aesthetical treatment and their consequences;**
 - **Consequences linked to a depressive state, psychic, nervous, mental serious sicknesses leading to hospitalization less than or equal to 3 consecutive days;**
 - **Receiving health care or medical treatment of any kind while on your trip**
 - **injury or serious sickness which did not require medical practitioner's prescriptions or a work stoppage.**
 -
 - **Other reasons:**
 - **You will not be covered for:**
 - **Your voluntary disinclination to attend the trip.**
 - **The non-presentation, for any reason whatsoever, of documents required by the supplier to participate in the trip except in the event of theft, maximum 30 days prior to the trip beginning date, of the passport or ID card.**
 - **Participating in or training or trials for any professional or semi-professional sporting competition**
 - **Cancellation of your trip on which you intend to participate in or training or trials for any amateur sporting competition. This does not include participating in informal recreational sporting competitions and tournaments organized by hotels, resorts or cruise lines to entertain their guests.**
 - **Cancellation of your trip due to injury or death caused by the following *extreme, high-risk sports and activities*:**
 - **Any high-altitude activity, BASE jumping, or free climbing,**

- Rafting/kayaking above Class V rapids or canoeing above Class III rapids,
- Heli-skiing or skiing or snowboarding in an area designated unsafe by the resort management,
- Personal combat or fighting sports, Running of the Bulls, or rodeo activities,
- Racing any motorized vehicle or watercraft other than go-karts,
- Free diving at a depth greater than 30 feet (10 meters) or scuba diving at a depth greater than 100 feet (30 meters) or, for uncertified divers, diving without a certified dive master.
- Cancellation of your trip due to injury or death caused by other *extreme, high-risk sports and activities* that are not expressly excluded to be covered, unless they are:
 - Arranged as part of your trip;
 - Provided by an entrepreneur that is regulated or licensed where required; and
 - Not otherwise prohibited by law; and

you wear all recommended safety equipment while participating in your sporting activities in order to be eligible for coverage.
- Any loss, condition that was known, foreseeable, intended, or expected when your trip was booked or of which you were aware before obtaining the Revolut card or opening your Ultra Plan;
- Receiving health care or medical treatment of any kind while on your trip.

C. "TRIP/EVENT CANCELLATION – ANY REASONS" COVERAGE

4.19 Should *you* be bound to cancel *your trip/event* for a sudden and unexpected reason, not listed above in which "Trip cancellation – listed reasons" section, and for which *you* were unaware of at the time of purchasing/booking it, then *you* are entitled to this coverage. You are also entitled to this coverage if you don't fall in the necessary requirements for the "Trip Cancellation for Reason" (CFR).

4.20 We will pay up the lesser or the face value of the booking/*ticket* (i.e. the price printed on the booking confirmation/*ticket* or set by the supplier) or maximum €2,500 for any one occurrence and €5 000 in the aggregate in any 12-month period beginning on the anniversary of your *Ultra Plan's* effective date. The minimum value of the booking/*ticket* must be €25. The insurance benefit is calculated on the outstanding remaining amount (which means we first deduct refunds already done by the supplier) and then apply a 30% deductible on the booking/*ticket* value not reimbursed to *you*).

Please make sure you read the general exclusion in the section "1 - Purpose of this insurance" above.

5. Policy Conditions

5.1 Duration of cover

You are entitled to the insurance coverage under the *policy Terms and Conditions* from the moment the *Ultra Plan* is activated, or 1 day before the activation of the *Ultra Plan* if you upgraded your *Plan* to an *Ultra* one), and for as long as the eligibility criteria stated in item 3 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 your *Ultra plan* triggers automatic cancellation of the *policy* (i.e. the insurance coverage expires, respectively, on the date of the *account* expiry or on the date of the downgrading your *Ultra plan*).

5.2 Taxes and costs

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

5.3 Assignment

You cannot transfer the insurance cover provided with your *Ultra Plan* to any other person without our consent. Where you or your legal representatives intentionally or due to gross negligence do not comply with any obligation to act in a certain way specified in this policy and failure to fulfil these obligations caused the damage we reserve the right not to pay a claim

5.4 Reasonable mitigation

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

6. 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

2. orally – by telephone to: [+32 2 808 96 39](tel:+3228089639)

3. 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
ul. Nowogrodzka 47A
00-695 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.

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 e-mail address for contacting us is: reclamation@wakam.com

7. Economic and Trade Sanctions

We shall not be liable to pay any claim or provide any benefit hereunder to the extent that 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.

8. Data Protection

Processing of your personal data

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 *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

9. Changes by Us

This is a contract between *us* and the *policyholder*. As such, *we* may change anything in these *Terms and Conditions* with the agreement of the *master policyholder* at any time. *We/the master policyholder/the administrator* will give *you* 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 *we* may not be able to give *you* 30 days' notice.

If *you* object to any changes made or proposed by *us* *you* may cancel this insurance with an immediate effect.

10. Law and Jurisdiction

It is agreed that this insurance shall be governed exclusively by the law and practice 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.

11. The right of withdrawal

The *policyholder* shall be entitled to a withdrawal from the *policy* within 7 days of its conclusion by contacting the *administrator* 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.

12. 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.

13. Definitions

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

€

Shall mean the Euro.

ACCIDENT

Any sudden, unexpected and non-deliberate external event occurred to the *Plan holder*.

ACCOUNT OR REVOLUT ACCOUNT

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

ACCOUNT HOLDERS

Means any individual who holds a Revolut *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 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).

CONTAGIOUS DISEASE

Disease caused by virus, bacteria, parasites, prions or other pathogenic agent and which has been declared, before the first date of diagnosis of an *insured*, as a “Public Health Emergency of International Concern” (USPPI) by the World Organization for Health (WHO).

EPIDEMIC

A *contagious disease* recognized or referred to as an *epidemic* by a representative of the World Health Organisation (WHO) or an official government authority.

EUROPE

Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark (excluding the Faroe Islands), Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland,

Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom (excluding Channel Islands, Isle of Man, Gibraltar).

EVENT

Planned occasions where bookings/*tickets* are sold in advance. Following occasions are considered as *events* :

- Sports events
- Concert and shows, music festivals
- Tourist attractions and exhibitions
- Tours.

Expenses concerning occasions other than those related to the *events* listed above are excluded from the scope of the coverage.

As a reminder, *we* do not cover *event* cancellation when it is caused by the supplier.

EVENT COMPANION

A person or *service animal* travelling with *you* or travelling to accompany *you* on *your event*. A group or tour leader is not considered as an *event companion* unless *you* share the same room with the group or tour leader.

EXTREME, HIGH RISK SPORTS AND ACTIVITIES

Any activities or adventure sports which include a high dosage of risk, speed, height, natural challenges, or physical struggle.

FAMILY MEMBER

Your:

- Spouse ;
- Life partner;
- 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;
- Paid, live-in caregivers;

FIRST RESPONDER

Emergency personnel who are among those responsible for going immediately to the scene of an accident or emergency to provide help and relief.

FORCE MAJEURE

Unforeseeable and irresistible circumstances, beyond the control of the insured that prevent them from fulfilling their obligation.

FORTUITOUS EVENT

A future and uncertain event independent of the will of the *policyholder* and/or *insured*, the occurrence of which causes losses in personal property or tangible assets, or an increase in material needs on part of the *policyholder* or another person covered by insurance protection.

HOSPITALISATION

Stay in an establishment legally constituted and recognised as an establishment intended for the care and treatment of sick or *injured* persons as inpatients and which:

- has facilities for establishing diagnoses and performing surgical operations and,
- provides 24-hour nursing services provided by state-recognised nurses,
- provides a team of *medical practitioners*.

Following establishments are not considered as establishments specified above: a nursing home, a rest home, a convalescent home, a secure care facility, a home for the aged, a facility for the mentally or behaviourally impaired, a sanatorium, or a treatment center for alcoholics or drug addicts, even if it is located in the same place.

INJURY / INJURED

Any kind of physical bodily harm.

INSURED EVENT

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

"Trip cancellation – listed reasons" coverage:

- *injury and/or serious sickness of you, your trip companion or your family member;*
- *death of you, your trip companion, your family member or your service animal;*
- *quarantine before your trip for you or your trip companion;*

- *you or your trip companion are forbidden, due to health issues identified by a *medical practitioner*, to be immunized whereas this is required for the *trip*;*
- *you or your trip companion are laid off or terminated by your or your trip companion current employer after your trip booking date;*
- *you or your trip companion accept, after the trip booking date, a new permanent paid job for which your presence at work is mandatory during the *trip* date;*
- *you, your spouse or your trip companion are relocated by at least 150kms, after the *trip* booking date, due to a business reason from your, your spouse or your trip companion current employer;*
- *you, your trip companion or a family member working in the army are reassigned or change personal leave status; you or your trip companion is in a *traffic accident* on the departure date;*
- *you or your trip companion are called for attending an adoption;*
- *theft of your trip documentation;*
- *serious damage to your primary residence;*
- *natural catastrophe or adverse weather resulting in the impossibility of transport to go to the *trip*;*
- *you or your trip companion acting as a first responder due to an accident or emergency at the *trip's* date.*

"Trip/event cancellation – any reasons" coverage:

a sudden and unexpected reason, not listed above in the "Trip cancellation – listed reasons" section, and for which *you* were unaware of at the time of purchasing *trip/booking event*.

LODGING

Hotels, AirBnB or any type of "peer to peer" professional platform, short-term rental of holiday residences *you* booked or where *you* stay and incur expenses.

MASTER POLICY

Means combination of *Policy Terms and Conditions* the *master policy* schedule, and any endorsement(s) 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*.

NATURAL CATASTROPHE

Any large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people.

OUR/US/WE/INSURER

Means Wakam, 120-122, rue Réaumur, 75002 Paris (France) and whose VAT number is FR 59562117085. Non-life insurance company approved by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), 4 Pl. de Budapest, 75009 Paris, under number 4020259.

PANDEMIC

An *epidemic* recognized or referred to as a pandemic by a representative of the World Health Organisation (WHO) or an official government authority.

PERIOD OF INSURANCE

Means the dates stated on the Statement of Insurance in which insurance coverage agreed under the *master policy* between the *master policyholder* and *us* is in force and as long as *you* have valid *Ultra Plan*.

PLAN OR ULTRA PLAN

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

PLAN HOLDER

Means any individual who holds a Revolut *account* and a valid *Ultra Plan*

POLICY

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

POLICYHOLDER OR MASTER POLICYHOLDER

means Revolut Bank UAB

POLICY TERMS AND CONDITIONS

means these terms and conditions.

PRIMARY RESIDENCE

Your permanent, fixed home address for legal and tax purposes. It must be located in *Europe*.

PURCHASE PRICE

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.

QUARANTINE

Mandatory involuntary confinement ordered by official decision of competent official body or *a medical practitioner*, which is intended to stop the spread of a *contagious disease* to which *you* or an *event/trip companion* have been exposed.

REASONABLE PERSON

A person who exercises qualities of attention, knowledge; intelligence, and judgment that society requires of its members for the protection of their own interest and the interests of others.

REFUND / REFUNDABLE

Cash, credit, points or a voucher for future *events* that *you* are eligible to receive from a supplier, or any credit, recovery, or reimbursement *you* are eligible to receive from *your* employer, a credit card issuer, or any other entity.

SERIOUS DAMAGE

Structural damage to your *primary residence* that makes it uninhabitable for a period of at least 30 days.

SERIOUS SICKNESS

An illness which prevents the patient from being able to carry out any of their usual daily activities and which has required the patient to consult a *medical practitioner*.

SERVICE ANIMAL

Any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability,. Other species of animals, whether wild or domestic, trained or untrained, are not considered service animals. The crime deterrent effects of an animal's presence and the provision of emotional support, well-being, comfort, or companionship are not considered work or tasks under this definition.

TERRORIST EVENT

An act, recognized by the government authority and applicable law of your country of residence, carried out by an organized terrorist group, that injures people or damages property to achieve a political, ethnic, or religious result. It does not include general civil protest, unrest, rioting, or acts of war.

THEFT

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

TICKET

A pre-purchased ticket or equivalent pass (including an e-ticket) guaranteeing entry to an *event* with a fixed performance or utilization date.

TRAFFIC ACCIDENT

An unexpected traffic-related *event*, not intended by the insured or any other traffic-related event perpetrator, other than mechanical breakdown, that causes *injury*, property damage, or both.

TRAVEL CARRIER

An entrepreneur licensed to commercially transport passengers between cities for a fee by land, air, or water.

It does not include:

- Rental vehicle companies;
- Private or non-commercial transportation carriers;
- Chartered transportation, except for group transportation chartered by *your* tour operator; or
- Local public transportation.

TRAVEL SUPPLIER

A travel agent, tour operator, airline, cruise line, hotel, railway company, or other travel service provider/retailer/organiser.

TRIP

Your travel, for leisure purposes only, scheduled to begin from *your primary residence* on *your* departure date and end on *your* return date to or within a location:

- at least 100 km away from *your primary residence*;
- or abroad; or

- outside *your* city/town of *primary residence*, provided that *your* travel includes an overnight stay.

It is limited to:

- transportation: plane, train, bus, boat tickets, car and 2 wheels rentals
- lodging
- transportation rentals (transportation between airport/railway station and the lodging)
- sport rental
- all-in-one holidays

The benefits are provided during leisure trips only and are not valid during business trips, meaning any travel or stay undertaken for business/work purposes.

It cannot include travel with the intent to receive health care or medical treatment of any kind and it cannot last longer than 90 days. It must be scheduled to start and end at *your primary residence*.

TRIP COMPANION

A person or *service animal* travelling with *you* or travelling to accompany *you* on *your* trip. A group or tour leader is not considered as a *trip companion* / unless during accommodation *you* share the same room with the group or tour leader.

UNINHABITABLE

A *natural catastrophe*, fire, flood, burglary, or vandalism has caused enough damage to make a *reasonable person* find their home or destination inaccessible or unfit for use.

YOU/YOUR/INSURED

Means Revolut *account* and *Ultra Plan* holders whose *primary residence* is in *Europe* and who are the beneficiaries of the *master policy*.

WAITING PERIOD

The period of time *you* need to wait after a booking in order to be covered.