

Ultra Plan holders

Cancel for any reasons and Cancel for reasons

Trip / Event Cancellation Insurance

Master policy Terms & Conditions

Effective January 1st, 2025

Revolut-gtc-CFAC_FIN-eng-2

TABLE OF CONTENTS

INTRODUCTION.....	3
How to contact the <i>administrator</i>	3
Claims conditions and requirements	4
Eligibility.....	7
Insurance Benefits	9
Policy Conditions	16
Duration of cover.....	16
Taxes and costs	16
Assignment	16
Compliance with policy requirements	16
Contracts (Rights of Third Parties) Act.....	17
Reasonable precautions	17
Legal prescription	17
Complaints.....	17
Economic and Trade Sanctions	18
Data Protection.....	18
Changes by Us.....	19
Law and Jurisdiction	19
Material Disclosure.....	19
Definitions.....	20

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 *master policy* to the *master policyholder* for *you* in accordance with the operative sections of this *master policy* as referred to in the *master policy* schedule.

This *master policy* Terms & Conditions, the *master policy* schedule, any endorsements and the Insurance product information document (IPID) all form part of the *master policy*. The *master policy* schedule shows which benefits the *master policyholder* has chosen, who is covered under this *master policy* and when and where cover applies.

The *master policy* and all communications before and during the *period of insurance* will be provided in the languages of *your* Revolut *account*. In addition, all claim payments by *us* to *you* will be made by wire transfer in the currency of *your* Revolut *account*, with exchange rate utilised at the date of transaction.

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

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

How to contact the *administrator*

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

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

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

By e-mail GENERAL ENQUIRIES contact@qover.com	By telephone GENERAL ENQUIRIES +32 2 808 96 39
For claims Go to your 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

Claims conditions and requirements

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*).

1. Regarding cancellation of the event/trip:

- You must notify all of your *event/trip* suppliers once you know that you will need to cancel *your event/trip* (this includes being advised to cancel *your event/trip* by a doctor). If you notify any *event/trip suppliers* later than two days after the date of circumstances leading you to cancel and get a smaller *refund* as a result, we will not cover the difference.
 - i. If your provider has an official cancellation process for “Trip cancellation – listed reasons” and/or “Trip/Event cancellation - any reasons” coverages, we require you to follow the process and send to us the official cancellation confirmation statement (for example on “manage my booking” in Booking.com),
 - ii. If your provider cannot produce any cancellation confirmation, please contact Qover, as no show proof can be accepted.
- We only cover trips/events that have been cancelled:
 - i. No later than 1 day before the *event/trip* for Trip/Event – Cancellation for any reason (CFAR)
 - ii. Up to the start of the event for Trip Cancellation for Reason (CFR)
 - iii. as soon as reasonably possible if a serious sickness, *Injury*, *Death* or medical condition prevents you from being able to notify your event/trip supplier no later than those time limits.

2. All claims events must be reported via your Revolut app:

- No later than 1 day before the *Trip/Event* -Cancellation for any reason (CFAR) or
 - Up to 30 days after the event for Trip Cancellation for 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.
3. You must notify all of your *event/trip* suppliers as soon as practicable once you know that you will need to cancel your *event/trip* (this includes being advised to cancel your trip by a doctor). If you notify any *event/trip* suppliers later than that and get a smaller refund as a result, we will not cover the difference.
4. 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 in the part “Insurance Benefits”.

5. We will not pay any claim for any amounts covered by another insurance. *You* must inform *us* of these and assist *us* in seeking reimbursement where appropriate.
6. Should *you* be reimbursed by the provider after *we* reimbursed *you*, *you* must inform *us* and reimburse *us* the amount *you* received from the provider.
7. Interest will be paid on claims in accordance with Section 70 of the Finnish Insurance Contracts Act following *our* receipt of all the required information from *you*.
8. Please keep copies of all the information *you* send *us*.
9. You must give us all the information and documentation reasonably requested by us throughout the claims process.
These must be provided at *your* own expense.
10. Claims are paid in the local currency of *your* Revolut *account* and only by wire transfer on the Revolut *account*.
11. All bookings/tickets related to the same *event/trip* are allocated as one claim. All transactions linked to the same *event* are considered as one same claim.

Benefit	Information required
General	• All documents must be original • Completed claim form • In all cases: ✓ Proof that <i>you</i> purchased the booking/ticket on <i>your</i> Revolut account: • while being on <i>Ultra plan</i> • or <i>you</i> purchased the booking/ ticket one day prior to <i>your</i> upgrade to <i>your Ultra plan</i>, • or while being on Premium or Metal Plan (see paragraph "Important to know" in Part "Eligibility") ✓ Original receipt from retailer. Purchases have to be made with an official merchant, no blackmarket or purchases between individuals (peer to peer) are covered ✓ In addition in case of <i>trip</i>: • Your original trip booking invoice(s) and travel documents showing the dates and times of travel. • Original bills or invoices <i>you</i> are asked to pay ✓ Proof that <i>you</i> requested the booking/ticket cancellation to the retailer as well as the detail of all cancellation charges incurred / non refundable fees by the retailer. ✓ Proof of cancellation reason if applicable ✓ Details of any other insurance <i>you</i> may have that may cover the same loss. ✓ Any other information the claim adjuster reasonably requires <i>you</i> to provide in order to manage the claim. ✓ Proof of refund if applicable.

Benefit	Information required
<i>Trip – Cancellation for causes (CFR)</i>	1) Medical related: 1.1. In case of <i>serious</i> bodily injury or <i>serious</i> sickness: a) Initial medical certificate specifying the date and nature of the <i>accident</i> or <i>sickness</i>. b) When it concerns <i>you</i> or <i>your trip companion</i>: a written note from your <i>medical practitioner</i> advising against your <i>trip</i>. 1.2. In case of <i>contagious disease</i>: a) Medical certificate specifying that <i>quarantine</i> is requested or copy of the results of the <i>contagious disease</i> test, and advising you against your trip. 1.3. In the event of death: a) Copy of the death certificate. 1.4. In case of <i>quarantine</i>: a) Copy of the official document (such as directive) specifically designating <i>you</i> or <i>your trip companion</i> as placed in <i>quarantine</i> due to an <i>epidemic</i> or <i>pandemic</i>. 1.5. In the event of a medical contraindication to receive the necessary vaccine for <i>your trip</i>: a) Copy of the medical certificate specifying that the required vaccine (by the destination place) cannot be inoculated to you because of health's serious issues. 1.6. In case of childbirth: a) Copy of the birth certificate. 2) Work related: 2.1. In case of redundancy : a) Copy of the notification by <i>your company</i> stating ○ reason of the redundancy, and ○ Proof of the type of contract you held with your employer, and ○ Proof of the date since when you were employed by the employer (exact date required) 2.2. In case of new permanent job : a) Copy of <i>your</i> permanent contract with entry date. 2.3. In case of business relocation : a) proof that the company is relocated at least 150 kms from previous business premises,

	2.4. if you are in the Armed Force: a) proof of the reassignment or change in personal leave status, 3) if you are acting as a <i>first responder</i>: a) proof of the notification to help on emergency. 4) Transport related: 4.1. In the event of a <i>traffic accident</i> : a) Copy of the breakdown/towing invoice/report for the vehicle. b) Copy of a medical report if any medical attention is required. 5) Legal related: 5.1. In the event of receiving a legal notice for an adoption proceeding: a) Copy of the official notice. 6) Theft related: 6.1. In the event of <i>theft</i> of identity papers or <i>theft</i> of the covered ticket(s) : a) Copy of the police report. b) Any document showing <i>your</i> efforts to replace the stolen documents. 7) Disaster related: 7.1. In case of damage to <i>primary residence</i>: a) Copy of the insurance claim for the damaged property or other documentary evidence of damage;
Trip/Event – Cancellation for any reason (CFAR)	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. 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.

Eligibility

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

- ✓ An Ultra Plan being purchased;
- ✓ 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; The transactions have been paid to a merchant via *your* Revolut *account* while being on an *Ultra Plan* (peer to peer transfers are excluded), 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) until the claim notification;
- ✓ *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 provider/retailer/organizer within a 12-month period, *your* right to cancel is still applicable. Should the *trip/event* be postponed by the provider/retailer/organizer for more than 12 months from the original trip/event date, the cover is no longer granted.
- ✓ The booking must be made in the name of the *Ultra Plan holder* and through an official merchant; purchase on blackmarket or business between individuals is excluded.

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 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.

Insurance Benefits

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

This insurance is not cumulative with the "Ticket cancellation protection" from "Purchase protection cover" which may or may not be provided as part of *your* Ultra plan. Should *your ticket* be eligible for both coverages, the most favourable coverage will apply.

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.

This benefit applies to bookings or tickets purchased in full on the *account* for personal use that have had no previous owner and were not purchased from a private buyer. You will be entitled to the benefits for *trips/events* around the world, except in countries under sanctions (see chapter "Economic and Trade sanctions"). *Your* Ultra plan must still be active at the claim notification date, without interruption. Reimbursement cannot be higher than the *purchase price*, less *refunds* and deductible.

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. 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.

1. PURPOSE OF THIS INSURANCE

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 retailer's conditions of sale. Should you notify the provider later than two days after the date of circumstances leading you to cancel, we will compensate you based on the amount the provider would have granted to you if you have informed it within two days.

The *trip/event* must be cancelled according to the deadlines specified in the "Claims conditions and requirements" Part at the beginning.

The Plan *holder* is exclusively *insured* for the amount attached to the cover of the Ultra Plan. If the Ultra Plan Holder is the holder of other "Revolut" plans issued by Revolut, the benefits for the Plan holder and for other *insureds* are not cumulative.

Cover is only granted if the *Plan holder* is meant to takes part in the *trip/event* by buying the ticket in their name but end up cancelling its participation to it, in accordance with the terms and conditions of this insurance.

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

Minimum value covered, after deduction of <i>refunds</i>	€51	€25
Maximum per claim	€5 000	€2 500
Annual Maximum	€5 000	€5 000
Cancellation period	No later than 1 day before the <i>event/trip</i> for Trip/Event – Cancellation for any reason (CFAR) Up to the start of the event for Trip Cancellation for Reason (CFR)	
Waiting period	3 days	3 days
The coverages above are not cumulative for the same claim.		

A claim is defined based on transactions made using the Revolut account while benefiting from the *Ultra Plan*; We will only cover a purchase associated with an Event/Trip where the purchase is made at least 3 days (waiting period) prior to the Event/Trip.

Regarding *Trips*

- 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 “legs” of the journey only if these are cancelled at least 1 day before leaving the *primary residence*
 - E.g. a customer has his primary residence in London and travels from London to visit 3 cities: London > Brussels > Paris > Amsterdam > London. The customer is spending 3 weeks in Brussels and 1 week in Paris. 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 a customer’s *primary residence*.
 - Should the customer 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 residence.

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

Cancellation cause	Duration
For serious damage to <i>your primary residence</i>	The coverage begins 10 days before the <i>trip/event</i>
In case of theft of identity papers or theft of the covered <i>tickets</i>	The coverage begins 30 days before the <i>trip/event</i>
Additional information for "business relocation"	Date of loss is the date on which the notification of the employer’s decision to relocate is notified to the Ultra Plan <i>holder</i>

IMPORTANT

- 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 2 days of circumstances leading you to cancel. If the *Ultra Plan holder* does not respect this 2-day period, 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.
- In the case of covered bodily *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.
- 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 tour-operator or travel agency 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*.
- According to the regulations in force, the airline and airport taxes must be reimbursed to you by the tour operator or the airline company.

General exclusions applicable to all benefits under these conditions:

External causes:

- All costs already reimbursed or covered by another insurance;
- The modifiable or *refundable* part of the transport fees as well as the airline/airport taxes, visa costs, booking costs;
- Any *event* cancelled by the provider, retailer or organizer (for example a flight being cancelled by the airline company) or for which a *refund* is offered;
- Any *event* for which the tour operator may be held liable in application of the European council directive of 25 November 2015 on package travel and related travel services (Directive (UE) 2015/2302);
- Intentional act committed by the insured
- *Your event* carrier bookings/tickets do not show *event* date(s).
- *Trip* 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 :

- Acts committed with the intent to cause loss;
- An act of gross negligence by *you* or *your event companion*, in which case the compensation may be reduced or refused;
- 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, an *event companion*, a *family member* or *your service animal* is the victim of such an act;
- The use or abuse of alcohol or drugs, or any related physical symptoms. 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 based upon:

- War (declared or undeclared) or acts of war;
- Civil disorder or unrest, riots, popular movements;
- Nuclear reaction, radiation, or radioactive contamination;
- *Natural disaster*,
- Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination;
- Political risk;
- Cyber risk;
- *Terrorist events* or their threats.
- 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 made other travel arrangements;
- Acts, prohibitions, orders or advices by any government or public authority;
- Situations of infectious risk as well as their consequences in an *epidemic* or *pandemic* context subject to *quarantine* or measures prevention or specific monitoring by the local and/or national health authorities of the country of origin (ex: if there's a lockdown, if 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 such as, but not limited to bar exams, which were known at the time of booking.

2. "TRIP CANCELLATION – LISTED REASONS " COVERAGE

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* or a maximum €5 000 for any one occurrence in any 12-month period beginning on the anniversary of *your Ultra Plan's* effective date. You are entitled to an aggregate annual limit at €5 000. The minimum value of the booking/*ticket* must be €51. The claim is calculated on 100% of the outstanding remaining amount (which means deduction from *refunds* already done by the retailer/Tour Operator/Tour Agency). There will be a €50 deductible applied.

Covered circumstances

Medical related:

- *Serious Injury, 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 the cases, a *medical practitioner* must advise in writing *you* to cancel *your trip* before *you* cancel it.

- *Serious Injury, sickness of:*
 - *you*
 - *your trip companion*

This includes cases when *you* are diagnosed with an *epidemic* or *pandemic* such as Covid-19 by a *medical practitioner*.

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

Quarantine must be linked to:

- a *contagious disease other than an epidemic or pandemic*
- an *epidemic* or *pandemic* with following specific cumulative conditions:
 - *you/your trip companion* are specifically designated by name in an official document (such as directive) to be placed in *quarantine* due to an *epidemic* or *pandemic*
 - the *quarantine* does not apply generally to:
 - a whole population or segment of it, a geographical area, building or vessel (even for example shelter in place, stay at home, safer at home)
 - based on to, from, or through where the person is travelling or participating to the *trip*.
- *You or your trip companion* are forbidden, from a medical point of view, 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* current employer after *your trip* booking date, as long as *you* or *your trip companion*:

- are not held responsible for this situation
- Had a permanent employment contract work with the company
- Had a permanent contract with the company for at least 12 continuous months prior to the date of termination;
- if *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.
- if *you* or *your trip companion* are relocated by at least 150kms, after the *trip* booking date, due to a business reason from *your* current company. This also applies in the case of *your* spouse's relocation.
- 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* 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* 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 maximum 24 hours before the *trip*.

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

Disaster related:

- 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 *trip* and which requires *your* presence to carry out the administrative procedures related to the damage or the restoration of the damaged property.
- *Natural disaster* 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* 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"

You will not be covered for:

External causes:

- Modification of the initial booking/ticket by the *Ultra Plan holder*;
- A *trip* supplier's restrictions on any baggage, including medical supplies or equipment;
- Ordinary wear and tear or defective materials or workmanship;

Medical reasons:

- Any *serious sickness* or *accident*, condition or set of circumstances known by you at the purchase of the *trip*, where such condition or set of circumstances could reasonably have been expected to give rise to cancellation of such event. This does not exclude unforeseeable relapses of *serious sickness* or *accidents*, which have been stable and without change in treatment for at least two months prior to purchase of the *trip*;
- 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 *sicknesses* leading to *hospitalization* less than or equal to 3 consecutive days;
- Your intend to receive health care or medical treatment of any kind while on *your trip*;
- Any *injury* or *sickness* which did not require treatment by a certified *medical practitioner*.

Other reasons :

- Your disinclination to attend the *trip*.
- The non-presentation, for any reason whatsoever, of documents essential to the *event*, such as passport, identity card, visa, transport *tickets*, vaccination except in case in the event of *theft*, maximum 24 hours 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
- Participating in or training or trials for any amateur sporting competition while on *your trip*. This does not include participating in informal recreational sporting competitions and tournaments organized by hotels, resorts or cruise lines to entertain their guests.
- Participating in extreme, high-risk sports and activities in general and the following activities in particular:
 - 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.

For high-risk sports and activities that are not expressly excluded to be covered, they must be:

- Arranged as part of *your trip*;
- Provided by a company that is regulated or licensed where required; and
- Not otherwise prohibited by law.

You must wear all recommended safety equipment while participating in *your* sporting activities in order to be eligible for coverage.

- Any loss, condition, or event 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;
- Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft;

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

Should you be bound to cancel *your event/trip* for 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 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).

We will pay up the lesser or the face value of the booking/ticket or maximum €2,500 for any one occurrence in any 12-month period beginning on the anniversary of *your Ultra Plan's* effective date. You are entitled to an aggregate annual limit at €5 000. The minimum value of the booking/ticket must be €25. The claim is calculated on the outstanding remaining amount (which means we first deduct *refunds* already done by the retailer/Tour Operator/Tour Agency) 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.

Policy Conditions

Duration of cover

You are entitled to the insurance benefits under the *policy* from the moment the *Ultra Plan* is activated, or 1 day before activation of the *Ultra Plan* if you upgraded your *Plan* to an *Ultra* one, and for as long as the eligibility criteria stated at the beginning of these *policy Terms and Conditions* continue to be met or until we withdraw or cancel the insurance benefits by notice to *you*.

Taxes and costs

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

Assignment

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

Compliance with policy requirements

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

Legal Prescription

Pursuant to Section 73 of the ICA any claims based on an insurance contract shall be made to the insurer within one year from the date at which the claimant becomes aware of an in-force insurance policy, of the occurrence of an insured event and of the loss, damage or injury that resulted from the occurrence. In any event, the claim shall be made within ten years from the occurrence of the insured event.

Contracts (Rights of Third Parties) Act

The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this *policy*. Only the *insurer*, the *policyholder* and *you* can enforce the terms of this *policy*. No other party may benefit from this contract as of right or enforce any term of it. The *policy* may be varied or cancelled by the *insurer* and/or the *policyholder* without the consent of any other party.

Reasonable precautions

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

Legal prescription

Pursuant to Section 73 of the ICA any claims based on an insurance contract shall be made to the insurer within one year from the date at which the claimant becomes aware of an in-force insurance policy, of the occurrence of an insured event and of the loss, damage or injury that resulted from the occurrence. In any event, the claim shall be made within ten years from the occurrence of the insured event.

Complaints

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

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

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

QOVER SA Mediation Department

Rue du Commerce, 31
1000 Brussels
Belgium

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

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

La Médiation de l'Assurance,

TSA 50 110,

75441 Paris cedex 09,

<http://www.mediation-assurance.org/Saisir+le+mediateur>

You can also submit a complaint to the Finnish Financial Ombudsman Bureau:

The Finnish Insurance Complaints Board,

Porkkalankatu 1, 00180 Helsinki, Finland

Contact: telephone +358 9 6850 120

www.fine.fi

Economic and Trade Sanctions

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

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, such as: 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, etc.); 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, etc.); Sensitive personal data, such as 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 *Commission Nationale de l'Informatique et des Libertés* at the following address: CNIL - 3 Place de Fontenoy - TSA 80715 - 75334 PARIS CEDEX 07.

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

Changes by Us

This is a contract between *us* and the *policyholder*. As such, *we* may change anything in these Terms and Conditions and/or the *master policy* schedule 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 your Ultra Plan, whereby you no longer would be covered as an insured under the group insurance.

Law and Jurisdiction

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

Material Disclosure

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

Definitions

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

€

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 any pathogenic agent (such as virus, bacteria, parasites, prions) 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

All planned occasions where bookings/*tickets* are sold in advance. *Events* include:

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

All other expenses than those listed above are excluded from the scope.

As a reminder, *we* do not cover *event* cancellation when it is caused by the retailer/provider/organizer.

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.

FAMILY MEMBER

Your:

- Spouse (by marriage, common law, domestic partnership, or civil union);
- Cohabitants;
- Parents and stepparents;
- Children, stepchildren, foster children, adopted children, or children currently in the adoption process;
- Siblings;
- Grandparents and grandchildren;
- The following in-laws: mother, father, son, daughter, brother, sister, and grandparent;
- Aunts, uncles, nieces, and nephews;
- Legal guardians and wards;
- Paid, live-in caregivers;

FIRST RESPONDER

Emergency personnel (such as a police officer, emergency medical technician, or firefighter) who are among those responsible for going immediately to the scene of an *accident* or emergency to provide help and relief.

FORTUITOUS EVENT

An event of natural or human origin that could not have been reasonably foreseen or expected and is out of the control of the insured.

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 for a fee and which:

- has facilities for establishing diagnoses and performing surgical operations and,
- provides 24-hour nursing services provided by state-certified or registered nurses,
- is under the supervision of a team of *medical practitioners*. Not a hospital: 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.

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 these Terms & Conditions, the *master policy* schedule, any endorsement(s), and the IPID attaching hereto.

MEDICAL PRACTITIONER

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

- *You*; or
- *Your close relative*.

NATURAL DISASTER

Any large-scale extreme weather or geological *event* that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.

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 *master policy* schedule in which insurance benefits agreed under the *master policy* between the *master policyholder* and *us* are in force and as long as *you* are an "Ultra" customer.

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 by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which you are booked to travel during *your trip*, which is intended to stop the spread of a *contagious disease* to which you or an *event/trip companion* have been exposed.

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, another insurance company, a credit card issuer, or any other entity.

SERIOUS SICKNESS

An illness debilitating enough to prevent 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, including a physical, sensory, psychiatric, intellectual, or other mental disability. Examples of work or tasks include but are not limited to guiding people who are blind, alerting people who are deaf, and pulling a wheelchair. 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 carried out by an organized terrorist group recognized by the government authority and applicable law of your country of residence 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 permanent 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 and unintended traffic-related *event*, other than mechanical breakdown, that causes *injury*, property damage, or both.

TRAVEL CARRIER

A company 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 residence, provided that *your* travel includes an overnight stay.

It includes:

- 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, including

but not limited to, training, meetings, internships or voluntary work.

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 you share the same room with the group or tour leader.

UNINHABITABLE

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

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