Ultra Plan holders

Cancel for any reasons and Cancel for reasons

Trip / Event Cancellation Insurance

Master policy Terms & Conditions

Effective from 08 May 2026

Revolut-gtc-CFAC_HUN-eng-3

Table of Contents

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 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. 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.

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 in the part "Insurance Benefits".

4. 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.

5. 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.

6. Interest will only be paid on claims if payment has been unreasonably delayed by *us* following *our* receipt of all the required information from *you*.
7. Please keep copies of all the information *you* send *us*.

8. You must give us all the information and documentation we ask for throughout the claims process. These must be provided at *your* own expense.

9. Claims are paid in the local currency of *your* Revolut *account* and only by wire transfer on the Revolut *account.*
10. 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.

Benefit	Information required
General	● All documents must be original ● Completed claim form ● In all cases: ▪ Proof that you purchased the booking/ticket on your Revolut account: - while being on Ultra plan - or you purchased the booking/ ticket one day prior to your upgrade to your Ultra plan, - 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 *trip*: - Your original trip booking invoice(s) and travel documents showing the dates and times of travel. - Original bills or invoices you are asked to pay ▪ Proof that you 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 you may have that may cover the same loss. ▪ Any other information the claim adjuster reasonably requires you to provide in order to manage the claim. ▪ Proof of *refund* if applicable.

Benefit	Information required

Trip – Cancellation for reason (CFR)	**1)** Medical related: 1.1. In case of *serious* bodily *injury* or *serious sickness*: a) Initial medical certificate specifying the date and nature of the *accident* or *sickness*. b) When it concerns *you* or *your trip companion*: a written note from your *medical practitioner* advising against your *trip*. 1.2. In case of *contagious disease*: a) Medical certificate specifying that *quarantine* is requested or copy of the results of the *contagious disease* 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 *quarantine*: a) Copy of the official document (such as directive) specifically designating *you or your trip companion* as placed in *quarantine* due to an *epidemic* or *pandemic.* 1.5. In the event of a medical contraindication to receive the necessary vaccine for *your trip*: 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 *your* company stating o reason of the redundancy, and o Proof of the type of contract you held with your employer, and o 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 *your* 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 *first responder*: a) proof of the notification to help on emergency. **4)** Transport related: 4.1. In the event of a *traffic accident* : 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 *theft* of identity papers or *theft* of the covered *ticket*(s) : a) Copy of the police report. b) Any document showing *your* efforts to replace the stolen documents. 7) Disaster related: 7.1. In case of damage to *primary residence*: ● 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 *us* any information which may help *us* to manage the claim.

We pay the claim within 30 days of receipt of the last required document for the determination of the claim if:

- you have complied with all terms and conditions, and
- no exclusion is applicable.

By way of payment, we shall be exempt from any further obligation regarding the claim or the consequences thereof.

We shall not pay your claim if you fail to report that during the required or reasonable period, or you fail to facilitate verification of the information provided and, as a consequence, material circumstances become undetectable.

Our claims settlement notice is available at www.qover.com.

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 Metal plan. Your 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.

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.

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.

This product is made up of two coverages:

- “Trip cancellation – listed reasons” coverage
- "Trip/Event cancellation - any reasons" coverage

	Trip cancellation – listed reasons”	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	Up to the moment of the Trip
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 reason	Duration
For serious damage to *your primary residence*	The coverage begins 10 days before the *trip/event*
In case of theft of identity papers or theft of the covered *tickets*	The coverage begins 30 days before the *trip/event*
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 holder*

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 the date 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 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*;**
- **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 below, 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 *sickness*es 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 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 trip/event* 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).

W*e* 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 the 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*.

Premium payment

The insurance is provided under a group insurance policy that Revolute holds with Wakam for the benefit of its Account *Holders*. There is no additional charge or premium for this insurance.

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.

Rights of Third Parties

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

Reasonable precautions

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

Limitation period

The claims arising out from the insurance contract shall expire in one (1) year. The limitation (lapse) period commences when the claim for damages becomes due.

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

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

If your complaint has not been responded within 30 days, or the matter has not been resolved to *your* satisfaction, *you* may also initiate consumer protection proceedings at the National Bank of Hungary (Hungarian National Bank Financial Consumer Protection Centre) (1013 Budapest, Krisztina krt. 39.; central mailing address: H-1534 Budapest BKKP PO Box 777) in the event of the violation of the provisions concerning consumer protection set out in Act CXXXIX of 2013 on the National Bank of Hungary, or may refer a dispute related to the entry into, validity, legal effects and termination or breach of the agreement or its legal consequences to the court or may request the Financial Mediation Board (mailing address: H-1525 Budapest, BKKP, PO Box: 172) to proceed, provided that the customer is deemed to be a consumer based on the rules relating to the proceedings of the Financial Mediation Board. The insurer has not made a general statement of submission in respect of the proceedings and decisions of the Financial Mediation Board however, the Board may issue binding decision in cases where the claim value does not exceed one million Hungarian forints. The form for submitting a request for conducting a consumer protection supervisory procedure by the Hungarian National Bank (financial consumer protection submission) is available at https://felugyelet.mnb.hu/data/cms2411917/fogyasztoi_kerelem_az_MNBhez_1021.pdf, or at the Customer Centre of the Hungarian National Bank (1013 Budapest, Krisztina krt. 39.); the form for submitting a request for the procedure of the Financial Mediation Board is available at <http://felugyelet.mnb.hu/pbt/bal_menu/letoltheto_dok> or at the Financial Mediation Board (1013 Budapest, Krisztina krt. 39.). In addition, a customer qualifying as a consumer may request the insurer to send him/her these forms for free of charge (for this purpose the mailing address of Insurer: QOVER SA Mediation Department, Rue du Commerce, 31, 1000 Brussels, Belgium, tel: +44 800 088 57 86, email: mediation@qover.com)

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

Our complaint handling policy is available at www.qover.com.

Economic and Trade Sanctions

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

Data Protection

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**

Alternatively, your protest may be lodged with, and remedy may be sought at the National Data Protection and Freedom of Information Authority (Budapest 1055, Falk Miksa utca 9-11., Hungary; postal address: 1363 Budapest, Pf.: 9., telephone: +36-1-391-1400; fax: +36-1-391-1410; e-mail: ugyfelszolgalat@naih.hu), the Hungarian National Bank (as local supervisory authority) (1013 Budapest, Krisztina krt. 39., Hungary; postal address: H-1534 Budapest BKKP Postafiók: 777., Hungary; telephone: +36-1-489-9100), and the competent courts. The right concerning such data are regulated in detail by Articles 13-17 and 30 of Act CXII of 2011 on Personal Information Disclosure Rights and Freedom of Information („Data Protection Act”).

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*

Insurance secrecy

All data in our possession and related to the personal circumstances (including personal data), financial situation and business affairs of the Policyholder or Insured and the insurance contracts entered into with us, shall be regarded as insurance secrets.

We handle personal data in connection with the conclusion, registration and maintenance of the insurance contract and the provision of insurance benefit. In accordance with the Hungarian Insurance Act, we may, in respect of these objectives, handle the data obtained without the explicit consent of the person affected. This authorization concerns only those personal data that do not qualify as special data.

We may handle all such data during the existence of the insurance contract and until any claims may still be enforced by or against us.

We may use external third-party administrators (TPAs) for the purpose of providing insurance services when the special expertise of the TPA is required for the provision of such services, or when we can provide its services in the same quality but with lower costs incurred and at a better price through the use of TPAs. The (outsourced) TPA handles or process personal data and is obliged by law to keep such data in confidence. In respect of the outsourced activities, the TPA qualifies as our data processor, and being responsible for the performance of the outsourced activity, it is entitled to handle clients' data constituting insurance secret without the express authorization of the Policyholder and/or the Insured.

Unless otherwise provided for by law, we may transmit data classified as insurance secret to third parties only with the written consent of the relevant person or its statutory representative. If the activities are outsourced, we can transmit such data to another party that has a contractual relationship with us and complies with the laws and regulations imposing confidentiality in relation to insurance secrets.

The requirement of confidentiality concerning insurance secrets will not apply to authorities and persons defined by the Insurance Act 138.§, 139. § and 141. § in cases defined therein, namely:

a) the Hungarian National Bank (as a supervisory authority) when acting in an official capacity;

b) investigating authorities and the public prosecutor's office after ordering the investigation;

c) the court of law in connection with criminal cases, civil actions and non-contentious proceedings, and the judicial review of administrative decisions, including the experts appointed by the court, and the independent court bailiff in connection with a case of judicial enforcement, the principal creditor in debt consolidation procedures of natural persons, the Családi Csődvédelmi Szolgálat (Family Bankruptcy Protection Service), the family administrator, the court;;

d) notaries public, including the experts they have appointed, in connection with probate cases;

e) the tax authority in taxation matters where We is required by law to disclose specific information to the tax authority upon request and/or to disclose data concerning any payment made under an insurance contract that is subject to tax liability;

f) the national security service acting in an official capacity;

g) the Hungarian Competition Authority acting in an official capacity;

h) guardian authority acting in an official capacity;

i) the healthcare authority defined in Subsection (2) of Section 108 of Act CLIV of 1997 on Health Care;

j) the agencies authorized to use secret service means and to conduct covert investigations if the conditions prescribed in specific other legislation are provided for;

k) providers of reinsurance and co-insurance, where applicable;

l) the bureau of insurance policy records maintaining the central policy records with respect to data transmitted as governed in the Insurance Act;

m) the receiving insurance Policyholder with respect to insurance contracts conveyed under a portfolio transfer arrangement as provided for by the relevant agreement;

n) with respect to the information required for settlement and for the enforcement of compensation claims, and also for the conveyance of these among one another, the body operating the Compensation Fund and/or the Claims Guarantee Fund, the National Bureau, the correspondent, the Information Center, the Claims Organization, claims representatives and claims adjustment representatives, or the responsible party if wishing to access – in exercising the right of self-determination – the particulars of the other vehicle that was involved in the accident from the accident report for the purpose of settlement;

o) the outsourcing service provider with respect to data supplied under outsourcing contracts;

p) third-country insurance companies, insurance intermediaries and consultants in respect of their branches, if they are able to satisfy the requirements prescribed by Hungarian law in connection with the management of each datum and the country in which the third-country insurance Policyholder is established has regulations on data protection that conform to the requirements prescribed by Hungarian law;

q) the Commissioner for Fundamental Rights when acting in an official capacity;

r) the National Authority for Data Protection and Freedom of Information acting in an official capacity;

s) the insurance Policyholder in respect of the bonus-malus system and the bonus-malus rating, and the claims record and the bonus-malus rating in the cases specified in the decree on the detailed rules for the verification of casualties;

upon receipt of a written request from a body or person referred to in Paragraphs a)-j), n) and s) indicating the name of the client or the description of the insurance contract, the type of data requested and the purpose and grounds for requesting data, with the exception that the bodies or persons referred to in Paragraphs p)-s) are required to indicate only the type of data requested and the purpose and grounds for requesting it. An indication of the statutory provision granting authorization for requesting data shall be treated as verification of the purpose and legal grounds.

The disclosure made by us to the tax authority in compliance with the obligation prescribed in (i) Sections 43/B-43/C of Act XXXVII of 2013 on International Administrative Cooperation in Matters of Taxation and Other Compulsory Payments (hereinafter referred to as IACA) in accordance with Act XIX of 2014 on the Promulgation of the Agreement between the Government of Hungary and the Government of the United States of America to Improve International Tax Compliance and to Implement FATCA, and on the Amendment of Certain Related Acts (hereinafter referred to as FATCA Act) and (ii) Sections 43/H of IACA in accordance with CRS convention shall not be construed as violation of insurance secrets.

We shall be required to supply information forthwith where so requested in writing by the investigative authorities, the national security service or the public prosecutor if there is any suspicion that an insurance transaction is associated with:

a) misuse of narcotic drugs, illegal possession of new psychoactive substances, acts of terrorism, criminal misuse of explosives or blasting agents, criminal misuse of firearms and ammunition, money laundering, or any felony offense committed in criminal conspiracy or within the framework of a criminal organization under Act IV of 1978 on the Criminal Code in force until 30 June 2013,

b) unlawful drug trafficking, possession of narcotic drugs, inciting substance abuse, aiding in the manufacture or production of narcotic drugs, illegal possession of new psychoactive substances, acts of terrorism, failure to report a terrorist act, terrorist financing, criminal misuse of explosives or blasting agents, criminal misuse of firearms and ammunition, money laundering, or any felony offense committed in criminal conspiracy or within the framework of a criminal organization under Act C of 2013 on the Criminal Code following 30 June 2013.

The obligation to keep insurance secrets shall not apply where we comply with the obligation of notification prescribed in the Act on the Implementation of Restrictive Measures Imposed by the European Union Relating to Liquid Assets and Other Financial Interests.

The disclosure of the group examination report to the dominating member of the financial group during the supervisory oversight proceedings in the case of supervision on a consolidated basis shall not constitute a breach of confidentiality concerning insurance secrets and business secrets.

The obligation to keep insurance secrets shall not apply when:

a) a Hungarian law enforcement agency makes a written request for information – that is considered insurance secret – from an insurance Policyholder, in order to fulfill the written requests made by a foreign law enforcement agency pursuant to an international agreement;

b) when the national financial intelligence unit makes a written request for information – that is considered fund secret or trade secret – from an insurance Policyholder acting within its powers conferred under the Act on the Prevention and Combating of Money Laundering and Terrorist Financing or in order to fulfill the written requests made by a foreign financial intelligence unit.

The following shall not be deemed a violation of insurance secrets:

a) disclosure of summarized information from which the clients and/or the specifics of their business cannot be identified;

b) in respect of branch offices, transfer of data to the supervisory authority of the country where the registered address (main office) of the foreign-registered enterprise is located, if such transfer is in compliance with the agreement between the Hungarian and the foreign supervisory authorities;

c) disclosure of information, other than personal data, to the minister for legislative purposes and in connection with the completion of feasibility studies.

d) the disclosure of data in order to comply with the provisions in Act LXXXIII of 2013 on the Supplementary Supervision of Financial Conglomerates.

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 this insurance by cancelling *your Ultra Plan*.

Cancellation of your cover

Your coverages will cancel when:

- the Master Policy terminates, or
- you cancel your *Ultra plan* or your Revolut account.

The termination shall not affect your pending claims relating to damages or losses that occurred prior to termination.

Law and Jurisdiction

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

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.

Non-advising and Qover's position

We do not provide advice to this insurance product. Qover is an untied intermediary, acting on behalf of us. Qover's intermediary remuneration is calculated as a percentage of the premium paid by the Policyholder.

Insurer's corporate information

Name: Wakam

Legal form: Société anonyme

Main activity: insurance services

Seat: 120-122, rue Réaumur, 75002 Paris

Country of domicile: France

Trade registry number: 4020259

Registering authority: Autorité de contrôle prudentiel et de résolution (ACPR)

Supervising authority: ACPR

Seat of supervising authority: 4 Place de Budapest, 75009 Paris, France

Local consumer protection authority: Hungarian National Bank

Seat of consumer protection authority: 1013 Budapest, Krisztina krt. 39., Hungary

Disclosure of Annual Report: Wakam will release and publish its Annual Report on Solvency and Financial Status by 31/12 each year on its website.

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/*ticket*s are sold in advance. *Event*s 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 Iegally 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 holder*s 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