



# METAL TRAVEL PROTECTION

 DOWNLOAD

## HOW DOES IT WORK?

TRIP PROTECTION IS PROVIDED FOR MANY UNEXPECTED EVENTS THAT CAN HAPPEN BEFORE OR DURING YOUR TRIP.

XCover.com's Metal Travel Protection is arranged by our partner, Revolut.

It protects [you](#) for various events such as medical emergencies, delayed departures, and stolen baggage. The medical protection covers [you](#) if you become ill or get injured while travelling internationally, including with Covid-19. This policy does not cover illness or injury that are pre-existing at the time of booking.

You're protected for trips of up to 90 days.

This is a high-level summary. Your certificate and policy wording will outline full details of your protection, limits and excess.

## SUMMARY OF YOUR PROTECTION

All benefits apply per beneficiary except in case of the *'Emergency accommodation in case of a trip interruption'* benefit.

### TRIP CANCELLATION PROTECTION COVERS YOU IF...

- ✓ You have to cancel or cut short your trip because you or a ticket holder are injured or become ill, including Covid-19 related cancellations.

### TRIP INTERRUPTION PROTECTION COVERS YOU IF...

- ✓ You have to interrupt or cut short your trip because you, a [ticket holder](#), or a [family member](#) becomes sick or injured, including with Covid-19.

### MEDICAL PROTECTION COVERS YOU IF...

- ✓ You or a [ticket holder](#) need urgent or unplanned medical treatment for an illness (including Covid-19) or injury, while travelling internationally.

### BAGGAGE PROTECTION COVERS YOU IF...

- ✓ Your personal baggage, including electronics, are accidentally damaged, destroyed, or stolen during your trip.
- ✓ Your baggage is delayed or lost in transit.

### MISSED SPORTING EVENTS PROTECTION COVERS YOU IF...

- ✓ You, a ticket holder or a family member become ill (including Covid-19) or injured and have to miss a sporting event.
- ✓ Your event is cancelled by the carrier because of bad weather.

### PERSONAL LIABILITY PROTECTION COVERS YOU IF...

- ✓ You're responsible for the illness, injury or death of another person.
- ✓ You're responsible for damage to property that does not belong to you.

## TRIP DELAY PROTECTION COVERS YOU IF...

- ✓ Your trip is delayed due to a natural disaster, travel carrier delay or traffic accident.

### TABLE OF BENEFITS

The protection includes the following benefits and limits...

Benefit	Limit	Excess
✓ Trip Cancellation - Reimbursement of non-refundable trip costs, cancellation fees, and rebooking fees in case of a trip cancellation	€5,000	10% (deducted from the claim amount) up to a max. of €50
✓ Trip Interruption - Reimbursement of unused, non-refundable trip costs if your booking is cut short	€5,000	10% (deducted from the claim amount) up to a max. of €50
✓ Additional transport costs if your trip is cut short	Economy class ticket	
✓ Emergency accommodation in case of a trip interruption	A total max of €200.00 for each night of enforced delay for all beneficiaries beyond your initial departure time, for up to 5 nights	
✓ Emergency medical expenses abroad	€10,000,000.00	
✓ Emergency dental expenses abroad	€300.00	10% (deducted from the claim amount)
✓ Assistance in finding a doctor or medical facility	Arranged by XCover Assist	
✓ Medical repatriation	Arranged by XCover Assist	
✓ Search and rescue	€5,000.00	
✓ Overseas funeral costs or repatriation of the deceased	Arranged by XCover Assist	
✓ Return of dependents	Arranged by XCover Assist	
✓ <u>Travel costs to reunite with a hospitalised friend or family member</u>	Arranged by XCover Assist	
✓ Personal property protection - if you have <u>sales receipts</u>	Max. €1,000 and up to €250 per item (requires a receipt)	10% (deducted from the claim amount) up to a max. of €50
✓ Personal property protection - requires <u>proof of purchase</u> .	Max. €1,000 and up to €150 per item (requires a proof of purchase)	10% (deducted from the claim amount) up to a max. of €50

Benefit	Limit	Excess
✓ Baggage delay of more than 4 hours - if you have receipts	€400.00	
✓ Baggage delay of more than 4 hours - without receipts (outbound journeys only)	€200.00	
✓ Loss of travel documents - cost of an emergency passport or visa and related expenses	€500.00	
✓ Loss of travel documents - remaining value	Actual remaining value	
✓ Trip delay	€100.00 per hour after a 4 hour delay. Max. €500.00	
✓ Trip delay without expenses incurred	€70.00 per hour after a 4-hour delay. Maximum €350.00	
✓ Personal liability	€1,000,000.00	
✓ Missed sporting activity	€200.00	
✓ Sport Equipment - Sports Cover	€1,500.00	
✓ Rental Sport Equipment - Sports Cover	€300.00	

## YOU'RE NOT COVERED...

- ✗ If your claim is in any way related to a pre-existing medical condition.
- ✗ If the event (that causes your claim) takes place before you subscribed to the Metal plan.
- ✗ If you're travelling against the advice of a medical practitioner.

## HOW CLAIMS WORK

We encourage you to reach out to us if you need to be admitted to a hospital as an inpatient or need to receive a higher cost treatment. We may be able to guarantee payments or arrange direct billing within the limits of your emergency medical expenses cover (subject to the acceptance by the medical provider).

### Non-emergency medical assistance

For non-urgent advice and assistance, a contact number will be provided after your Revolut Metal Plan has been activated. To get started, please visit our [Claims Centre](#).

### Medical emergencies

XCover Assist is here to help 24/7 if you're suffering from an acute medical illness or injury and need urgent medical attention.

Please contact us on:

- Czechia - [+420 2 34076685](tel:+420234076685).
- Denmark - [+45 7 8717314](tel:+4578717314).
- Finland - [+358 75 3252490](tel:+358753252490).
- Iceland - [+354 5 395067](tel:+3545395067).
- Republic of Ireland - [+353 1 6994488](tel:+35316994488).
- Lithuania - [+370 700 33005](tel:+37070033005).
- Netherlands - [+31 970 1020 4154](tel:+3197010204154).
- Romania - [+40 31 2296081](tel:+40312296081).

- Slovakia - [+421 2 32606285](tel:+421232606285).
- Sweden - [+46 10 1020383](tel:+46101020383).
- All other countries - [+44 23 8144 9963](tel:+442381449963).

For everything else, go to [xcover.com/claim](https://xcover.com/claim) to start your claim. Our claims team will prioritise claims that are filed within 7 days of the claim event.

- Provide a detailed description of the event.

For all claims, we require, as a minimum, a detailed description of the event. We may request documents during the claims process such as booking invoices and receipts. If the required documents are not provided to us the claim may be rejected or the status changed to “Pending”.

## CANCELLING YOUR POLICY

Your policy will be automatically cancelled when your Revolut Metal Plan is cancelled. It cannot otherwise be cancelled.

## POLICY WORDING

### ABOUT YOUR COVER

Your certificate and this wording will outline the coverage, limits and excess.

You're protected for trips of up to 90 days.

### TRIP CANCELLATION

We'll reimburse you for:

- Cancelled, non-flight, non-refundable trip costs, cancellation fees, and rebooking fees.
- Cancelled, non-refundable flight costs, cancellation fees, and rebooking fees.

### YOU'RE PROTECTED IF...

You or a ticket holder have to cancel or reschedule your trip due to any of the following:

1. Illness, injury or death (including Covid-19) of you or a ticket holder. A doctor must confirm the medical necessity to cancel the trip in case of illness or injury.
2. You or a travelling companion can not start your trip as planned because either has to be quarantined. The quarantine must be caused by a contagious disease (including Covid-19).
  1. The quarantine is due to an epidemic or pandemic (including Covid-19), it must be specifically and individually designated by name in an order or directive to be placed in quarantine. This condition applies even if the quarantine order or directive specifically designates you or a travelling companion by name to be quarantined.
  2. The quarantine can not be applied:
    1. to some segment or all of a population, geographical area, building or vessel (including shelter-in-place, stay-at-home, safer-at-home or other similar restrictions), or
    2. based on to, from or through where the person is travelling.
3. If a close relative/family member not travelling with you is injured or becomes ill, including with Covid-19. The condition must be considered life-threatening by a doctor or require hospitalisation.
4. Your home becomes suddenly and unexpectedly uninhabitable.
5. You (or a ticket holder) are summoned for legal proceedings during your trip.
6. Due to a natural disaster or adverse weather event the trip is cancelled by the travel carrier, leaving you out of pocket or with more than 24 consecutive hours delay. If you can get to your original destination another way, we'll reimburse you for:
  1. Existing or additional costs, such as accommodation, that you have to pay that can't be recovered from the travel supplier.
  2. The necessary cost of the alternative transportation in a similar or lower class of service as you were originally booked with your travel carrier.
  3. The cost of any lost prepaid accommodations caused by your delayed arrival.
7. You or a travelling companion is in a traffic accident on the departure date and:
  1. needs medical attention;
  2. or the vehicle needs to be repaired because it is not safe to operate.

8. You or a travel companion become involuntarily unemployed and notice of this unemployment was given after your trip was booked. The following conditions must be fulfilled:
  1. The unemployment must not be your or your travel companions' fault.
  2. The employment must have been permanent and not temporary.
  3. The employment must have lasted for at least 12 months before the unemployment.
9. You or a travel companion secure a new permanent and paid employment after your trip was booked. Presence at work must be required during the originally scheduled trip dates.
10. You, your spouse or a travel companion's primary residence is permanently relocated by at least 150 km because of a transfer by your employer after your trip was booked. The notice of the transfer must also be given after your trip was booked.
11. You or a ticket holder are active first responders and are called upon to provide aid or relief following an emergency during the originally scheduled trip dates.
12. You, a travelling companion, or a family member serving in the armed forces are recalled during your trip.
13. You miss at least half of your trip due to one of the following:
  1. A travel carrier delay (this does not include a travel carrier's cancellation prior to your departure date);
  2. A strike or industrial action, unless threatened or announced prior to the date your trip was booked;
  3. A natural disaster;
  4. Roads are closed or impassable due to severe weather;
  5. Civil disorder, unless it rises to the level of political risk.
14. You or a ticket holder's required travel documents are stolen or lost. You must make diligent efforts and provide proof of your attempt to secure replacement documents that would allow you to keep the originally scheduled trip dates.
15. A family member or your service animal passes away on or after the start date shown on your certificate.
16. You or a travel companion is medically unable to receive an immunisation that is required for entry into a destination.
17. You or a travelling companion receive a legal notice to attend an adoption proceeding during your trip.

For claims related to Covid-19, our claims team will require a PCR test as proof.

If you cut your trip short you'll be paid based on the number of unused days you have remaining, not including any amounts recoverable or recovered from third parties such as airlines, booking agents and travel suppliers.

#### **YOU (OR ANY OTHER TICKET HOLDERS) ARE NOT COVERED...**

1. For the cost of any medical tests or certificates.
2. For the attendance at a legal proceeding if it is due to your occupation (for example, if you're attending in your capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).

#### **TRIP INTERRUPTION**

We'll reimburse you for:

- Unused, non-flight, non-refundable trip costs.
- Unused, non-refundable flight costs.
- Additional accommodation and transportation expenses if the interruption causes you to stay at your destination (or the location of the interruption) longer than originally planned.

#### **YOU'RE PROTECTED IF...**

You or a ticket holder have to interrupt or cut short your trip due to any of the following:

- Illness, injury or death (including Covid-19) of you or a ticket holder. A doctor must confirm the medical necessity to interrupt the trip in case of illness or injury.
- You or a travelling companion are not permitted to continue your trip because you have to be quarantined. The quarantine must be caused by a contagious disease (including Covid-19).
- (a) If the quarantine is due to an epidemic or pandemic (including Covid-19), it must be specifically and individually designated by name in an order or directive to be placed in quarantine.
- (b) The quarantine can not be applied:
  - to some segment or all of a population, geographical area, building or vessel (including shelter-in-place, stay-at-home, safer-at-home or other similar restriction), or
  - based on to, from or through where the person is travelling.

- This condition (a) applies even if the quarantine order or directive specifically designates you or a travelling companion by name to be quarantined.
- If a close relative/family member that is not travelling with you is injured or becomes ill, including with Covid-19. The condition must be considered life threatening by a doctor or require hospitalisation.
- Your home becomes suddenly and unexpectedly uninhabitable.
- You (or a ticket holder) are summoned for legal proceedings during your trip.
- Due to a natural disaster or adverse weather event the trip is cancelled by the travel carrier, leaving you out of pocket or with more than 24 consecutive hours delay. If you can get to your original destination another way, we'll reimburse you for:
  - Existing or additional costs, such as accommodation, that you have to pay that can't be recovered from the travel supplier.
  - The necessary cost of the alternative transportation in a similar or lower class of service as you were originally booked with your travel carrier.
  - The cost of any lost prepaid accommodations caused by your delayed arrival.
- You or a travelling companion is in a traffic accident and:
  - needs medical attention;
  - or the vehicle needs to be repaired because it is not safe to operate.
- You or a ticket holder are active first responders and are called upon to provide aid or relief following an emergency during the originally scheduled trip dates.
- You or a travelling companion is a passenger on a hijacked aircraft, train, vehicle, or vessel.
- You, a ticket holder, or a family member serving in the armed forces are recalled during your trip.
- You miss at least half of your trip due to one of the following:
  - A travel carrier delay (this does not include a travel carrier's cancellation prior to your departure date);
  - A strike or industrial action, unless threatened or announced prior to the date your trip was booked;
  - A natural disaster;
  - Roads are closed or impassable due to severe weather;
  - Civil disorder, unless it rises to the level of political risk.
- You or a ticket holder's required travel documents are stolen or lost. You must make diligent efforts and provide proof of your attempt to secure replacement documents that would allow you to keep the originally scheduled trip dates.
- A family member or your service animal passes away during your trip.

For claims related to Covid-19, our claims team will require a PCR test as proof.

If you cut your trip short you'll be paid based on the number of unused days you have remaining, not including any amounts recoverable or recovered from third parties such as airlines, booking agents and travel suppliers.

### **YOU (OR ANY OTHER TICKET HOLDERS) ARE NOT COVERED...**

1. For the cost of any medical tests or certificates.
2. For the attendance at a legal proceeding if it is due to your occupation (for example, if you're attending in your capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).

### **MEDICAL PROTECTION**

Please contact XCover Assist as soon as possible for any injury due to an accident, illness or disease which requires your admittance to hospital as an in-patient or before any arrangements are made for your repatriation. We'll only cover in-patient treatment if it's medically necessary, which means that a diagnosis can't be made or treatment can't be safely and effectively provided on an out-patient or day-care basis.

- You or someone on your behalf must contact us before any arrangements are made for your repatriation. If we did not authorise and arrange the transportation, we'll only pay up to what we would have paid if we had made the arrangements. We'll not assume any responsibility for any transport arrangements that we did not authorise or arrange.
- We highly recommend you contact us if you need to be admitted to a hospital as an inpatient or are in need of receiving a higher-cost treatment. We may be able to guarantee payments or arrange direct billing within the limits of your 'Emergency medical expenses' cover (subject to the acceptance by the medical provider).

We'll pay for the following medical treatment costs and related expenses incurred during your trip abroad if:

- You become ill (including with Covid-19) or suffer an injury and it becomes necessary for you to receive treatment from a medical practitioner to prevent serious harm if it is not treated before your return home, as an inpatient, daycare-patient or outpatient.

- We'll only reimburse charges that are usual and reasonable in accordance with standard and generally accepted medical procedures. If we consider a claim to be inappropriate, we reserve the right to decline your claim or reduce the amount we pay.

Your outstanding medical expenses are paid after we have sought reimbursement via alternate sources such as [reciprocal health agreements](#) (these are common in Europe but limited), private medical insurance, social security, statutory health insurance, or any other provider that may cover you.

### **Medical evacuation, medical repatriation and emergency flights**

The XCover Assist Team will choose care options such as medical evacuation, medical repatriation and emergency flights for you or a carer or companion.

### **Additional accommodation and transport costs**

Additional accommodation and transport expenses to a medical facility are covered.

- We'll pay accommodation costs for you and/or one person to stay with you (or travel from your home country to stay with you).
- We'll reimburse your taxi fares to your medical facility.

We'll also pay transport costs (same class of service that was originally booked) for a friend or family member to travel to you if you're hospitalised for more than 72 hours, or suffer a sudden life threatening condition.

### **Return costs of dependents**

Travel costs of your travelling companions, (17 or under or [dependents](#)) are covered. We'll cover their travel costs to return to your primary residence or a location of your choice in your country of residence.

We'll also cover the travel costs (same class of service that was originally booked) for an adult family member to accompany your travelling companions if necessary.

### **You're covered if...**

- you're told by the treating doctor you will be hospitalised for more than 24 hours, or you pass away during your trip, and;
- you don't have an adult family member travelling with you that is able to care for the travelling companions (17 or under or [dependents](#)).

### **Dental treatment**

Emergency dental treatment is covered if you need immediate pain intervention or surgery.

### **Search and rescue**

We'll pay the cost of search and rescue activities by a professional rescue team if:

- you're reported missing during your trip or have to be rescued from a physical emergency.

### **Funeral costs**

Overseas funeral costs or repatriation of the deceased are covered. We'll make the necessary arrangements.

### **YOU'RE NOT COVERED...**

- For any claims caused by pre-existing medical conditions as outlined in the list of exclusions section "Pre-existing medical conditions".
- For any costs incurred prior to your trip or for any care provided after your trip ends.
- For any costs when you're travelling against the advice of your medical practitioner or our medical practitioner, or any government office, including local government authority, national authority or the World Health Organisation.
- For any cost that is incurred because the treatment is not medically necessary to prevent serious harm to you before your return home.
- For incorrect use of medications.
- If it was foreseeable before your trip that a claim would be likely to occur during your trip.
- For any claim resulting from vehicle usage where you or the driver of your vehicle:
  - Did not have an appropriate licence, or
  - Were not permitted to drive or
  - Violated applicable road laws.
- For any non-emergency care or services in general and will not pay for the following care and services in particular:

- Elective cosmetic surgery or care;
  - Annual or routine examinations or consultations;
  - Long-term care;
  - Allergy treatments (unless life threatening);
  - Examinations, consultations or care related to or loss of/damage to hearing aids, dentures, eyeglasses and contact lenses;
  - Physiotherapy, rehabilitation or palliative care (except as necessary to stabilise you);
  - Experimental treatment; and
  - Any other non-emergency medical or dental care.
- If you've failed to get vaccinated for a condition against medical advice (such as, but not limited to Covid-19), and you become ill with that condition.

## **PERSONAL LIABILITY**

### **YOU'RE PROTECTED IF...**

1. You're responsible for the illness, injury or death of another person. This does not include employees, family members, your travelling companions or other ticket holders.
2. You're responsible for damage to property that does not belong to you. This does not include property owned by employees, family members, your travelling companions or other ticket holders.

### **YOU'RE NOT COVERED IF...**

- The compensation or legal costs result from:
  - Any liability which has been assumed by you under agreement, unless the liability would have attached in the absence of such agreement.
  - Any liability that is caused by something you deliberately did.
  - Any liability that is caused by something you deliberately did not do, but should have.
  - Any personal business, trade, profession or occupation, the supply of goods or services or the ownership or occupation of land or buildings.
  - Any ownership, possession or use of:
    - a motorised or mechanical vehicle or machinery,
    - animals,
    - or firearms.
  - The transmission of any communicable disease or virus.
  - Any hired, loaned or borrowed property other than accommodation you're using on your trip.
- Fines of exemplary damages (fines that aim to punish the person responsible, rather than awarding compensation to the victim).

## **TRIP DELAY**

If your trip is delayed (or your travelling companion's trip) for one of the covered reasons listed below, we'll reimburse you for the following expenses, less available refunds, up to the maximum benefit for 'Trip delay' shown in the certificate:

1. If you've been delayed for more than 4 hours, you'll be reimbursed for prepaid expenses and additional expenses including meals, accommodation, communication and transportation. You'll be reimbursed up to €100.00 for the first complete 4 hours, and then €100.00 for each hour thereafter (maximum €500.00). Proof of purchase is required (e.g. credit or bank statement).

Or

If no expenses incurred while you're delayed (for more than 4 hours) then you'll be reimbursed up to €70.00 for the first complete 4 hours, and then €70.00 for each hour thereafter (up to a maximum of €350.00).

2. If the delay causes you to miss the departure of your cruise or tour, necessary transportation expenses to either help you rejoin your cruise/tour or reach your destination.
3. If the delay causes you to miss the departure of your flight or train due to a local public transportation delay on your way to the departure airport or train station, necessary transportation expenses to help you either reach your destination or return home.

### **YOU'RE PROTECTED IN THE EVENT OF...**

1. A travel carrier delay (this does not include a travel carrier's cancellation prior to your departure date);

2. A strike, unless threatened or announced prior to the date of booking your trip;
3. Quarantine during your trip due to having been exposed to:
  1. A contagious disease other than an epidemic or pandemic;
  2. Or an epidemic or pandemic (such as Covid-19), but only when the following conditions are met:
    1. The quarantine is specific to you or a travelling companion, meaning that you or a travelling companion must be specifically and individually designated by name in an order or directive to be placed in quarantine due to an epidemic or pandemic;\*
    2. And the quarantine does not apply generally or broadly:
      1. to some segment or all of a population, geographical area, building or vessel (including shelter-in-place, stay-at-home, safer-at-home or other similar restriction);
      2. or based on to, from or through where the person is travelling.
4. A natural disaster;
5. Lost or stolen travel documents;
6. Hijacking, except when it is a terrorist event;
7. Civil disorder, unless it rises to the level of political risk; or
8. A traffic accident;
9. A travel carrier denies you or a travelling companion boarding based on a suspicion that you or a travelling companion has a contagious medical condition (including an epidemic or pandemic disease such as Covid-19). This does not include being denied boarding due to your refusal or failure to comply with rules or requirements to travel or of entry to your destination.

\*This condition applies even if the quarantine order or directive specifically designates you or a travelling companion by name to be quarantined.

## **PERSONAL PROPERTY**

Your items are protected, up to the limits shown on your certificate for

- The cost to repair the damaged personal item;
- The cost to replace the lost, damaged or stolen personal item with the same or similar item, reduced in price by 10% for each full year since the original purchase date, up to the maximum of 50% reduction.

For items without an original receipt or a proof of purchase, we'll only cover 50% of the cost to replace the lost, damaged, or stolen item with the same or similar item.

You must report theft or loss of a mobile phone to your network provider and ask them to block the device.

## **YOU'RE PROTECTED IF...**

- Your electronic devices are lost, damaged or stolen during your trip.
- Your personal items are lost, damaged or stolen during your trip.

## **YOU (OR ANY OTHER TICKET HOLDERS) ARE NOT COVERED...**

1. If you cannot provide a police report in case the item has been stolen.
2. For any incurred charges (such as phone bills or subscriptions) or lost income.
3. For animals, including remains of animals;
4. For cars, motorcycles, motors, aircraft, watercraft and other vehicles and related accessories and equipment;
5. For bicycles, skis and snowboards (except while they're checked with a travel carrier);
6. For hearing aids, prescription eyewear and contact lenses;
7. For artificial teeth, prosthetics and orthopaedic devices;
8. For wheelchairs and other mobility devices;
9. For consumables, medicines, medical equipment/supplies and perishables;
10. For tickets, passports, deeds, blueprints, stamps and other documents;
11. For money, currency, credit cards, notes or evidences of debt, negotiable instruments, travellers' cheques, securities, bullion and keys;
12. For rugs and carpets;
13. For antiques and art objects;
14. For fragile or brittle items;
15. For firearms and other weapons, including ammunition;
16. For intangible property, including software and electronic data;
17. For property for business or trade;

18. For property you do not own;
19. For a valuable item stolen from a vehicle, locked or unlocked;
20. For baggage while it is:
  1. Shipped, unless with your travel carrier;
  2. In or on a car trailer;
  3. Unattended in an unlocked motor vehicle; or
  4. Unattended in a locked motor vehicle, unless baggage cannot be seen from the outside.

## **BAGGAGE DELAY**

If your baggage is delayed by a travel supplier during your trip, we'll reimburse you for expenses you incur for the essential items you need until your baggage arrives, up to the limit shown on your certificate. You will need to show proof of purchase (includes credit card or bank statement). You also need to provide a confirmation from the carrier (or Property Irregularity Report if an airline).

### **YOU'RE PROTECTED IF...**

Your baggage is delayed for at least 4 hours.

## **LOSS OF TRAVEL DOCUMENTS**

If your passport or visa is lost, stolen or destroyed while you're on your trip, we'll reimburse you, up to the limit shown on your certificate for the following:

1. The cost of your necessary extra travel and accommodation expenses as well as administration costs for the issuing of the emergency passport and/or visa you need to continue your trip or return to your primary residence; and
2. The equivalent cost (based on the current standard replacement costs) of the period remaining on your passport that is lost or has been stolen or destroyed.

**Please note:** You'll need a receipt from the Embassy or Consulate confirming the cost of the emergency replacement passport or visa and a written report from the police if your passport or visa is stolen.

### **YOU'RE NOT COVERED...**

1. If you can't provide receipts for the expenses claimed;
2. For losses caused by differences in exchange rates;
3. For passports or visas left unattended in a motor vehicle or a public area;
4. For foreign currency transaction fees imposed by your bank or credit card issuer;
5. For the cost of any upgrades, pre-checking services or postage fees.

## **MISSED ACTIVITY - SPORTS COVER**

If you cannot participate in one or more of your prepaid sport activities during your trip we'll reimburse you for your non-refundable costs that you paid for the activities, less available refunds, up to the limit on your certificate. This cover only applies before the start of the activity.

### **YOU'RE PROTECTED IF...**

1. You or a family member who is participating in the activity becomes ill or injured, or develops a medical condition (including being diagnosed with an epidemic or pandemic disease such as COVID-19). The illness, injury or medical condition must be disabling enough to make a reasonable person not participate in the activity and a doctor advises you or a family member not to participate in the activity before the activity takes place. If that isn't possible, a doctor must either examine or consult with you or the family member within 48 hours of the activity or as soon as reasonably possible, to confirm the decision not to attend.
2. Your family member who is not participating in the activity becomes ill or injured, or develops a medical condition. The illness, injury or medical condition must be considered life threatening by a doctor, require hospitalisation or require your care.
3. In case of death.
4. A family member or your service animal dies within 30 days of the scheduled start date of the activity.
5. Your prepaid activity is cancelled by the supplier of the activity due to severe weather.
6. Your ski resort closes 75% or more of its ski trails due to lack or excess of snow. The closure is for at least 50% of the normal operating hours on the calendar day you intend to use the lift tickets.

## **SPORT EQUIPMENT - SPORTS COVER**

Your sporting equipment is protected, up to the limits shown on your certificate for:

- The cost to repair your damaged sporting equipment;
- The cost to replace your lost, damaged or stolen sporting equipment with the same or similar item, reduced in price by 10% for each full year since the original purchase date, up to the maximum of 50% reduction.

#### **YOU'RE COVERED IF YOUR SPORTING EQUIPMENT IS...**

- lost or damaged by a travel supplier.
- stolen while you're on your trip.

The following conditions apply:

- You must have taken all necessary steps to keep your sporting equipment safe and intact and to recover it;
- You must have reported the incident and have a copy of a written report giving a description of the property and its value from the appropriate local authorities, travel carrier, hotel or tour operator within 24 hours of discovery of the loss; and
- You must provide original receipts or another proof of purchase for the lost items. For items without an original receipt or a proof of purchase, we'll provide cover based on up to 50% of the cost to replace the lost, damaged or stolen item with the same or similar item.

#### **YOU (OR ANY OTHER TICKET HOLDERS) ARE NOT COVERED FOR ...**

1. Items other than sporting equipment;
2. Animals, including remains of animals;
3. Cars, motorcycles, motors, drones, aircraft, watercraft and other vehicles as well as related accessories and equipment;
4. Hearing aids, prescription eyewear and contact lenses, unless specifically designed for use in a particular sport;
5. Prosthetics and orthopaedic devices, unless specifically designed for use in a particular sport;
6. Wheelchairs and other mobility devices, unless specifically designed for use in a particular sport;
7. Non-physical property, including software and electronic data;
8. Property used for business or trade;
9. Property you do not own;
10. Gross negligence or malicious conduct leading to loss, theft or damage of your sporting equipment; and
11. Sporting equipment while it is:
  1. being shipped, unless with your travel carrier;
  2. in or on a car trailer;
  3. or unattended in an unlocked motor vehicle.

#### **RENTAL SPORT EQUIPMENT - SPORTS COVER**

We'll reimburse the necessary costs for renting replacement sporting equipment to use during your trip, up to the limit shown on your certificate.

#### **YOU'RE COVERED IF YOUR SPORTING EQUIPMENT IS...**

- lost or damaged by a travel supplier on your outbound trip.
- stolen while you're on your trip.

You must have made a report giving a description of the property with the appropriate local authorities, travel supplier, hotel or tour operator within 24 hours of discovery of the loss.

#### **YOU (OR ANY OTHER TICKET HOLDERS) ARE NOT COVERED...**

For motorised equipment or vehicles.

#### **CONDITIONS**

1. You must take all reasonable action to prevent or reduce a claim.
2. If you cut your trip short your claim payment will be calculated based on the number of unused days you have remaining, less any amounts recoverable or recovered from third parties such as airlines, booking agents and travel suppliers.
  1. You must notify all of your travel suppliers as soon as practicable once you know that you will need to interrupt your trip for any reason. We won't cover any loss that occurred because of your failure to notify your travel supplier as early as possible.

3. We may ask for a medical certificate during the claims process. We do not cover any associated costs unless a follow up independent medical examination is requested, for which we'll reimburse you.
4. You must not have travelled against the advice of the government in your country of residence or against local authority advice at your trip destination.
5. You must not make any payment, admit liability, offer or promise to make any payment without written consent from us.
6. We'll decide how to settle or defend a claim and may carry out proceedings in the name of any person covered by this policy, including proceedings to recover any claim payments.
7. We can take over any rights in the defence or settlement of any claim and take proceedings in your name for our benefit against any other party.
8. We may at any time pay the full liability under the policy after which no further payments will be made in any respect.
9. You must assist to obtain or pursue a recovery or contribution from any third party by providing all information that we request.
10. We and you do not intend any term of this contract to be enforceable by any third party.
11. You must be a resident of the EU/EEA to be covered by this insurance.

## GENERAL EXCLUSIONS

You're not covered...

- For trips exceeding 90 days.
- If you're on a business trip.
- For any excess shown on your certificate.
- For any claims caused by pre-existing medical conditions as outlined in the list of exclusions section "Pre-existing medical conditions".
- For any claim arising from you failing to take medication as prescribed by your medical practitioner.
- For any non-emergency treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which caused your admittance into hospital.
- For any claim arising from sexually transmitted infections.
- For injuries or death caused by suicide or attempts.
- For jumping from vehicles, balconies or buildings or any other self-exposure to needless risk (unless your life is in danger or you're trying to save someone's life).
- Participating in extreme, high-impact 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 motorised vehicle or watercraft other than go-karts;
  - Free diving at a depth greater than 10 metres or scuba diving at a depth greater than 30 metres or, for non certified divers, diving without a certified dive instructor.
- For your sporting activities 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 cover.
- For any claim arising or resulting from you being involved in any grossly negligent, illegal or criminal act including your failure to comply with the laws applicable to the country in which you're travelling.
- For the financial failure of any travel agent or supplier forming part of your claim except Revolut.
- For any other costs not specifically covered in the policy such as loss of earnings due to being unable to return to work following injury or illness occurring whilst on a trip.
- For any payment which you would normally have made during your travels.
- For any claim due to changes in travel advice from any local government or national authority, or where you're travelling against government advice.
- For any claim which arises directly or indirectly from you not being allowed to board a flight, train, sea vessel, coach or bus for any reason.
- For any claim arising from your failure to obtain the required passport or visa.
- For any claim arising as a result of: terrorism, war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power, as well as nuclear or radioactive risks. This exclusion will not apply to the emergency medical expenses and assistance section provided that the insured person, ticket holder or other beneficiaries suffering Injury or Illness has not participated in or conspired in such activities.

- For any claim if you're on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
- For claims from non-ticket holders.
- For alcohol misuse, abuse or dependency.
- For any claims where a delay was caused by adverse weather, a riot, civil commotion, strike or industrial action which began or was announced before the start date of your Metal plan and the date your travel tickets or confirmation of booking were issued.
- Costs relating to a normal pregnancy or delivery.

#### Pre-existing medical conditions

Any medical condition is not covered that, within the 12 months prior to and including the booking date of the trip has either:

- Caused a person to seek a medical consultation, diagnosis, care or treatment by a doctor.
- Presented symptoms;
- Required a person to take medication prescribed by a doctor (unless the condition or symptoms are controlled by that prescription and the prescription has not changed).

The illness, injury or medical condition does not need to be formally diagnosed in order to be considered a pre-existing medical condition.

#### Pregnancy

Costs relating to a normal pregnancy or delivery are not covered. We'll provide cover only for complications of pregnancy or childbirth provided that your medical practitioner or midwife confirms that you're fit to travel.

### **CANCELLATION AND REFUNDS**

You can only cancel this protection if you cancel your Revolut Metal Plan.

### **MAKING A CLAIM**

All medical claims require pre-approval.

#### Non-emergency medical assistance

For non-urgent advice and assistance, a contact number will be provided after your Revolut Metal Plan has been activated. To get started, please visit our [Claims Centre](#).

#### Medical emergencies

XCover Assist is here to help 24/7 if you're suffering from an acute medical illness or injury and need urgent medical attention.

Please contact us on:

- Czechia - [+420 2 34076685](#).
- Denmark - [+45 7 8717314](#).
- Finland - [+358 75 3252490](#).
- Iceland - [+354 5 395067](#).
- Republic of Ireland - [+353 1 6994488](#).
- Lithuania - [+370 700 33005](#).
- Netherlands - [+31 970 1020 4154](#).
- Romania - [+40 31 2296081](#).
- Slovakia - [+421 2 32606285](#).
- Sweden - [+46 10 1020383](#).
- All other countries - [+44 23 8144 9963](#).

For everything else, go to [xcover.com/claim](https://xcover.com/claim) to start your claim. Our claims team will prioritise claims that are filed within 7 days of the claim event.

- Provide a detailed description of the event.

For all claims, we require, as a minimum, a detailed description of the event. We may request documents during the claims process such as booking invoices and receipts. If the required documents are not provided to us the claim may be rejected or the status changed to "Pending".

## **FRAUDULENT CLAIMS**

You acknowledge and agree that you have a duty to take reasonable care not to make a misrepresentation when making a claim. We can reject claims and take legal action to recover any funds that have been paid based on any misrepresentation. We can refer matters to local authorities.

## **DEFINITIONS**

The following keywords or phrases have the same meaning wherever they appear in relation to this policy, unless explicitly stated otherwise.

### **Accident**

an unexpected event caused by something external, which results in an illness, injury or death.

### **Account / Revolut account**

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

### **Adverse weather**

potentially harmful weather conditions that present an increased risk to safety and health.

### **Baggage**

personal property you take with you or buy on your trip.

### **Booking invoice**

the documents provided to you by a transport provider detailing your travel itinerary (e.g a flight itinerary that includes departure dates, airline and passenger information) and payment receipt.

### **Certificate**

the document giving details of the coverage, applicable benefits, limits and excess, and your reference number.

### **Close relatives or Family members**

spouse (by marriage, 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 and paid, live-in caregivers.

### **Complications of pregnancy or childbirth**

referring to the following complications of pregnancy as certified by a medical practitioner: toxemia; gestational hypertension; pre-eclampsia; ectopic pregnancy; hydatidiform mole (molar pregnancy); hyperemesis gravidarum; antepartum haemorrhage; placental abruption; placenta praevia; post-partum haemorrhage; retained placenta membrane; miscarriage; stillbirths; medically necessary emergency Caesarean sections/medically necessary termination; and any premature births or threatened early labour more than 8 weeks (or 16 weeks in the case of a multiple pregnancy) prior to the expected delivery date.

### **Departure date**

is the date on which you're originally scheduled to begin your trip, as shown on your travel itinerary.

### **Dependents**

travelling companions that are 17 or under, or requiring your full-time supervision and care.

### **Diagnosis of Covid-19**

positive diagnosis and confirmation of Covid-19 that first occurs from a test taken after cover commences and from a test taken within seven days of your departure whilst you're travelling outside your country of origin.

### **Documents**

ID card, passport, visa and driving licence.

### **Electronic devices**

means mobile phones, tablets, smartwatches, wearable activity trackers, and laptops.

### **Excess**

the first amount of any claim for which you're responsible to pay. The excess displayed is deductible when XCover reimburses you for a cost that you have incurred. It is not deducted if there's no reimbursement. The excess applies to each beneficiary per claim.

**Financial failure**

the scheduled airline becoming insolvent or having an administrator appointed and being unable to fulfil the booked flight(s).

**Home**

your normal place of residence.

**Home country**

the country in which you are a resident.

**Hospital**

a licensed medical institution which meets the following criteria:

- it has facilities for medical diagnosis and/or for treating injured and sick people;
- it's run by medical practitioner(s);
- it provides care supervised by state registered nurses or the local equivalent; and/or
- it's not a medical institution only specialised in training and education, a nursing or convalescent home, a hospice or place for the terminally ill, a residential care home, or a place for drug and/or alcohol rehabilitation.

**Hospitalised**

refers to in-patient treatment received in a hospital where an overnight stay is medically necessary.

**Illness/III**

sudden and unexpected deterioration in health including complications of pregnancy or childbirth, as certified by a medical practitioner.

**Injury**

bodily injury sustained in an accident directly and independently of all other causes.

**Insured person**

the person named on the certificate.

**Insurer**

Cowen Insurance Company Limited.

**Medically necessary**

refers to medical treatment, services or supplies that must fulfil the below criteria:

1. Essential to identify or treat your medical condition, illness or injury;
2. Required because of your symptoms, diagnosis or treatment of the underlying condition;
3. Treatment must be in-line with generally accepted medical practice and professional standards of care in the medical community at the time (this doesn't apply to complementary treatment methods if they form part of your cover);
4. Required for reasons other than the comfort or convenience of you or your doctor;
5. It must be proven and demonstrated to have medical value (this doesn't apply to complementary treatment methods if they form part of your cover);
6. It must be the most appropriate type and level of service or supply;
7. It must be provided at an appropriate facility, in an appropriate setting and at an appropriate level of care for the treatment of your medical condition;
8. It must be provided only for an appropriate duration of time.

The term "appropriate" used in this definition refers to: taking patient safety and cost effectiveness into consideration.

**Medical practitioner or Doctor**

a registered practising member of the medical profession who is not related to you or any other ticket holder.

**Metal plan**

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

**Metal plan holder**

any individual who holds a Revolut account and a valid Metal Plan.

**Natural disaster**

large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people. Including but not limited to: earthquake, fire, flood, hurricane or volcanic eruption.

**Normal pregnancy or childbirth**

pregnancy or childbirth without any pregnancy-related complications.

**Pandemic**

a pandemic or global pandemic commences on the announcement date by the World Health Organization or another public health body. Covid-19 is such a pandemic.

**Personal items**

includes your clothing and personal effects, including all suitcases, and luggage etc.

**Public transport carrier**

any mechanically propelled vehicle operated by a company or under an individual licence to carry passengers for hire, including but not limited to aircraft, bus, coach, ferry, hovercraft, hydrofoil, ship, train, tram or underground train.

**Reciprocal health agreements**

entitle residents of each country to medical treatment either free of charge or at a reduced cost.

**Revolut**

Revolut Bank UAB.

**Serious harm**

the deterioration of an untreated medical condition leading to:

- a more intensive or prolonged period of treatment being required;
- a permanent and irreversible impact to health; or
- death.

**Sporting equipment**

items used for a physical sport (not including clothing).

**Strike or industrial action**

any form of industrial action taken by workers, carried out with the intention of preventing, restricting, or otherwise interfering with the production of goods or the provision of services.

**Terrorism**

an act, including but not limited to the use or planned use of force or violence and/or the threat of any person or group of persons, whether they're acting alone or on behalf of, or in connection with, any organisation, or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or the public, or to put any section of the public in fear.

**Ticket holder/other beneficiaries**

the spouse or cohabitant and children (including the stepchildren, foster children, adopted children or children currently in the adoption process) up to a maximum age of 17 years (at the time of travel) and travelling with the Metal Plan holder.

**Travelling companion**

a person or service animal travelling with you on your trip. A group or tour leader is not considered a travelling companion unless you are sharing the same room with the group or tour leader.

**Trip**

the period spent away from your home on pre-booked or personal travel for up to 90 days. Travel must be scheduled to start and end at your primary residence. A trip starts (departure date) when you leave your regular place of residence (primary residence) to either travel to a destination:

- Abroad;

- Or at least 100 kilometres away from your primary residence;
- Or outside of your city/town of your primary residence that includes an overnight stay at your destination.

A trip ends when you return home to your regular place of residence.

A trip that is to be covered cannot include:

- travel with the intent to receive healthcare or medical treatment of any kind;
- or moving or relocating to a new residence or secondary residence;
- or commuting to and from work, work training, work meetings or internships.

### **Unattended**

where you're not in full view of and are not in a position to prevent unauthorised interference with your property or vehicle.

### **Uninhabitable**

a natural disaster, fire, flood, burglary or vandalism that 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.

### **Unused days**

the number of days remaining on your trip.

### **Unusual or reasonable**

means the most common charge for similar services, medicines or supplies within the area in which the charge is incurred, so long as those charges are reasonable. We'll determine what usual or reasonable charges are, and in doing so may consider one or more of the following factors:

1. the level of skill, extent of training, and experience required to perform the procedure or service;
2. the length of time required to perform the procedure or services as compared to the length of time required to perform other similar services;
3. the severity or nature of the illness or bodily injury being treated;
4. the amount charged for the same or comparable services, medicines or supplies in the locality;
5. the amount charged for the same or comparable services, medicines or supplies in other parts of the country;
6. the cost to the medical provider of providing the service, medicine or supply;
7. such other factors as we, in the reasonable exercise of discretion, determine are appropriate.

### **Valuable item**

Collectibles, jewellery, watches, gems, pearls, furs, cameras (including video cameras) and related equipment, musical instruments, professional audio equipment, binoculars, telescopes, sporting equipment, mobile devices, smartphones, computers, radios, drones, robots and other electronics, including parts and accessories for the aforementioned items.

### **We/Us/Our**

XCover.com, a trading style of Cover Genius Europe B.V.

### **You/Your/Yours**

the Metal Plan holder or a ticket holder.

## **IMPORTANT INFORMATION**

### **DUAL COVER**

If at the time of any incident which results in a claim under this policy, there is another insurance or service, such as a reciprocal health agreement, hospital scheme, government programme, public transport carrier, travel agent or any other provider of transportation and/or accommodation, covering the same loss, damage, expense or liability we won't pay more than our proportional share.

We have the right to claim back from a third-party any amount that we covered, if the third party is liable for the costs. We may take legal proceedings in your name, at our expense, to achieve this. This is called subrogation.

We won't make a contribution to any third-party insurer if the costs are fully or partly covered by that insurer. However, if our protection covers a higher amount than the other insurer, we'll pay the amount not covered by them.

### **GEOGRAPHICAL AND TRIP LIMITS**

Cover will be provided worldwide.

## **SANCTIONS**

We shall not provide any benefit under this policy to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

## **GOVERNING LAW AND JURISDICTION**

If your home country is in the European Economic Area: Your policy is governed by the laws and courts of your home country, unless otherwise required by law.

If your home country is outside of the European Economic Area: Your policy is governed by the laws and courts of Malta, unless otherwise required by law.

The contractual language is English.

## **INFORMATION FOR THE ENTIRE POLICY**

This contract of insurance ("policy") is provided by XCover.com, a trading name of Cover Genius Europe B.V. whose registered office is John M. Keynesplein 12 - 46, 1066 EP, Amsterdam. Cover Genius Europe B.V is a company registered in the Netherlands and is a firm authorised and regulated by the AFM under licence number 12046177.

This is a group policy. The group's policyholder is Revolut. A Metal Plan holder is added automatically to this group policy as an insured person. The Metal Plan holder and any other beneficiaries are covered under this group policy, for the duration of this group policy, only as long as the Metal Plan holder has an active Metal Plan subscription with Revolut. Revolut as the group policyholder has the right to suspend or cancel your insurance cover. You can't cancel your cover under this group policy without cancelling your Metal Plan subscription with Revolut.

This policy is underwritten by Cowen Insurance Company Limited (Malta Company Registration Number C55905), Level 3, Gasan Centre; Triq il-Merghat; Zone 1, Central Business District; Birkirkara; Malta, CBD 1020. Cowen Insurance Company Limited is authorised under the Insurance Business Act 1998 of the laws of Malta to carry out general business and is regulated by the Malta Financial Services Authority, Triq l-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta.

## **THIRD-PARTY RIGHTS**

Except where otherwise required by law, we and the policyholder have agreed that:

- it is not intended for any third party (other than the Metal Plan holder's direct right to claim) to have the right to enforce the terms of this contract.
- the group's policyholder and we can rescind or vary the terms of this contract without the consent of any third party (including the Metal Plan holder) to this contract, who might seek to assert that they have rights under this policy.

## **DATA PROTECTION**

We're committed to protecting your personal information and we're committed to the principles of data security in the configuration of our services. With respect to European General Data Protection Regulation (GDPR), as a data controller, we collect and process information about you and we also receive personal information from Revolut, or your booking agent including your email address, name and phone number, risk details and other information which enables us to issue and modify policies and process claims, detect, investigate and prevent activities which may be illegal or could result in your plan being cancelled or treated as if it never existed and protect our legitimate interests. We may share that data from time to time with Revolut, insurers or contractors investigators and crime prevention organisations who may be outside of the European Union. We'll never ever share your data with external marketing services. Our Privacy Policy outlines how we process your data, the data that we collect and the processes to undertake should you either wish to request a copy of your data, or remove consent for us to retain your data.

You can access the administrator's privacy policy at <https://xcover.com/privacy-policy>.

You can access the full GDPR policy [here](#).

By applying for, using or renewing any of our products or services, or providing us with your information, you agree to this information being collected, held, used and disclosed as set out in this plan. We may monitor and record phone calls to help maintain our quality standards and for security purposes.

## **COMPLAINTS/DISPUTES**

You can contact the friendly XCover Complaints Team at any time. Include your reference number (ending with "INS") for a formal review of your claim. We'll respond within 5 days. Click the button to send us an email.

 **FILE A COMPLAINT**

If you're still unhappy with our final response you can refer your complaint to the Ombudsman in your country of residence for independent arbitration:

Klachteninstituut Financiële Dienstverlening (Kifid), Postbus 93257, 2509 AG Den Haag, Email: [consumenten@kifid.nl](mailto:consumenten@kifid.nl), Website: [www.kifid.nl](http://www.kifid.nl), Tel: +0900 3552248.

If you have any disagreement or dissatisfaction with the wording of the insurance policy, we invite you to make it known to Cowen Insurance Company Limited, Level 3, Gasan Centre; Triq il-Merghat; Zone 1, Central Business District; Birkirkara; Malta, CBD 1020 or by email: [complaints@cowen-insurance.com](mailto:complaints@cowen-insurance.com). Your situation will be studied with the greatest care: the insurer will endeavour to resolve your complaint within 15 working days.

If you are still not satisfied with the handling of your dispute by us or in the event of disagreement or dissatisfaction with the drafting of the insurance policy, you can contact: Office of the Arbiter for Financial Services, First Floor, St Calcedonius Square, Floriana FRN1530, Malta. Telephone +356 2124 9245. Email: [complaint.info@asf.mt](mailto:complaint.info@asf.mt) (website: [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt)). The Office of the Arbiter for Financial Services is dedicated to resolving disputes between consumers and financial companies. The Office of the Arbiter for Financial Services is the competent body for this type of recourse and may require the insurer to pay compensation to the consumer in the event that the consumer recourse is successful.



# METAL CAR HIRE EXCESS PROTECTION

DOWNLOAD

## HOW DOES IT WORK?

THIS PROTECTS YOU FOR CAR HIRE EXCESS FEES DURING YOUR TRIP.

XCover.com's Rental Car Excess Protection is arranged by our partner, [Revolut](#).

This is a high-level summary. Check [your certificate](#) and policy wording for full details of your protection and limits.

## CAR HIRE EXCESS PROTECTS YOU IF..

- ✓ Your rental car is stolen or [damaged](#) during the rental period.

## TABLE OF BENEFITS

The protection includes the following benefits and limits...

Benefit	Limit
✓ Car hire excess - Damage or theft of your rental car	Up to 31 days, max. €2,000.00

## YOU'RE NOT COVERED...

- ✗ If you violate the rental car agreement.
- ✗ If you've leased or rented a car for 32 consecutive days or longer.
- ✗ If a rental car is rented via a peer-to-peer car sharing service.
- ✗ If you admit liability, make payment or offer or promise to make any payment without written consent from us.

## HOW CLAIMS WORK

Go to [xcover.com/claim](#) to start your claim. [Our claims team](#) will prioritise those claims that are filed within 7 days of the claim event.

- Provide a detailed description of the event.

For all claims, we require, as a minimum, a detailed description of the event. We may request documents during the claims process such as booking invoices and receipts. If required documents are not provided to us the claim may be rejected or the status changed to "Pending".

## CANCELLATION AND REFUNDS

You can only cancel this insurance cover if you cancel your [Revolut Metal Plan](#).

## POLICY WORDING

### ABOUT YOUR COVER

Your [certificate](#) and this wording will outline the coverage and limits.

### CAR HIRE EXCESS

#### YOU'RE COVERAGE

1. You're protected for car rentals during your [trip](#) for up to 31 days.
2. All drivers included in your rental agreement are covered.

3. You are covered up to the amount specified on your certificate.
4. We'll pay you for the specified excess, or damage liability fee you're liable to pay under your rental car agreement.

This protection is designed to cover the various costs applied by the rental companies, namely the excess that's payable on damages and the related fees when you rent a vehicle for a specified journey as outlined below.

### **YOU ARE COVERED WHEN YOU ARE CHARGED FOR...**

1. Damage to the rental vehicle's bodywork.
2. Theft or vandalism of the rental vehicle.
3. Damage to windscreens, mirrors, and lights, including external glass and lights.
4. Damage to wheels and tyres including punctures, fittings, replacements, and repairs.
5. Damage to the underbody of the vehicle.
6. Damage caused by natural weather events.

### **YOU'RE NOT COVERED...**

1. For leases or rentals for 32 consecutive days or longer.
2. If you're on a business trip.
3. Where you breach a condition of this Policy for example, failing to purchase one of the rental company's CDW coverage options.
4. Where you or another driver on the rental agreement breach any term of the vehicle rental agreement.
5. Where you or another driver on the rental agreement contravene driving rules or laws in any local jurisdiction during the specified journey.
6. Where you have given a false or misleading statement or you have engaged in fraudulent conduct. We reserve the right to cancel the cover and recover any claims that we have paid to you based on any fraudulent conduct.
7. Where you have not provided the necessary documents that we have reasonably requested during the claims process which means we cannot verify whether your claim comes within these terms and conditions.
8. Where you paid the rental company in cash and have insufficient evidence for that payment - appropriate evidence would include ATM/cash withdrawal receipt, bank statement, or credit card statement.
9. For transaction costs applied by your credit card including international card and foreign exchange fees.
10. Where the event for which you are making a claim occurred before this insurance was purchased.
11. Where you incur costs resulting from using incorrect fuel in your rental vehicle.
12. For mechanical breakdown or ordinary wear and tear.
13. Where you did not notify police of damage, theft or other events and this was required by the terms of your rental agreement. We recommend that you understand the local requirements for notifying authorities prior to picking up your vehicle.
14. Where you are liable for injuries to passengers, other drivers or any other party.
15. Where you are liable for damage to the property of passengers, other drivers or any other party.
16. Where you have driven the rental vehicle off-road or on an unsealed road, except for unsealed roads which you are required to use to access your accommodation venue.
17. Where your rental vehicle is being used for deliveries or similar commercial purposes.
18. Where your rental vehicle does not meet the definition of rental vehicle in these terms and conditions.
19. Where your rental vehicle requires a non-standard driver's licence in your region/s of travel.
20. Where you have admitted you are "at fault" in relation to an accident or collision. This means you have, without our prior written consent, compromised our ability to recover any loss from the other driver. If you are an "at fault" driver, you should always inform the other driver that you will contact the insurer. You should not accept responsibility for the incident by signing or agreeing to anything relating to the incident without first telling us.
21. For the following rental cars:
  1. Vehicles used for peer-to-peer car sharing.
  2. Trucks or moving vans.
  3. Campers, trailers or recreational vehicles.
  4. Motorcycles, motorbikes, quads, trikes, snowmobiles, kit-cars or all-terrain vehicles.
  5. Vehicles when used off-road, on racing circuits or for sport events.
  6. Vehicles that are more than 10 years old.
  7. Vehicles that seat more than nine persons, including the driver.
  8. Vehicles that do not have to be licensed or are not legal where used.
  9. Vehicles that are rented for commercial or for-hire purposes, including limousines.
  10. Vehicles that have a manufacturer's suggested retail price of more than €70,000.

22. For any obligation you assume under any agreement (for example you pay for the car rental agency's supplemental insurance), except for a collision or comprehensive excess for your primary rental car insurance.
23. Where the blood alcohol level of the driver is found to be exceeding the legal limit to drive.
24. For any loss of value of a rental car.

## SPECIAL CONDITIONS

In the event that you make a claim, you agree to provide documentation showing that your rental agreement includes CDW coverage.

## GENERAL CONDITIONS

This policy is subject to the following conditions:

1. Your name must be on the rental agreement and it must be signed by yourself.
2. The rental agreement must include any additional drivers.
3. You must not have breached any terms of the rental agreement.
4. Coverage is limited to one rental vehicle per rental agreement, except if your rental vehicle has been replaced by the rental company.
5. You must take reasonable care to protect the rental vehicle and avoid an accident or collision which may cause damage.
6. You have purchased at least the most basic CDW coverage offered by the rental company.
7. You must have only used the rental vehicle on the specified journey.
8. Your Revolut Metal Plan must have become effective prior to the start of the rental car agreement.
9. You must report the loss or damage to the rental car company, either within 24 hours of the loss or damage or when you return the rental car (whichever comes first).
10. You must promptly notify the police if the rental car is stolen or a third party is involved in an accident.
11. The licensed rental car company must be located more than 200km from your home.
12. You must not make any payment, admit liability, offer or promise to make any payment without written consent from us.
13. We will decide how to settle or defend a claim and may carry out proceedings in the name of any person covered by your policy, including proceedings to recover any claim payments.
14. We may at any time pay the full liability under the policy after which no further payments will be made in any respect.
15. Any term of this contract cannot be enforceable by any third party.
16. We may also contact third parties as part of our claim adjustment process.
17. In the event that you make a claim, you agree to provide documentation showing that your rental agreement includes CDW coverage.

## DISPUTED CHARGES FROM THE RENTAL COMPANY

If you paid for your rental vehicle with a credit card, and if you or our claims team thinks that the rental company's charges are inconsistent or unfair, we will discuss with you the process for recovering the charges through your credit card issuer ("dispute process"). This is a quick process with a high likelihood of success. Examples of where we may invoke this dispute process include, but are not limited to, exaggerated repair estimates or costs, or any costs that you are not responsible for and charges for third party damages for which you are not liable which might relate to the rental vehicle interior, breakdown, wear and tear and pre-existing damage, or other damage. We may not cover any payments you make to the rental company when there is insufficient evidence that the rental company has incurred the loss (i.e. the rental company claims against you without documentary proof that it has incurred loss and you pay that amount). If you are unsuccessful in recovering these charges, or did not pay for your rental vehicle with a credit card, we will process your claim under the terms of this policy.

## MAKING A CLAIM

Visit [xcover.com/claim](https://xcover.com/claim) to start your claim. Only the Metal Plan holder has a direct right to claim directly from us. Other beneficiaries do not have a direct right to make a claim.

You will need photos or scans of these documents:

1. Your rental agreement from the rental company.
2. Your driver's licence.
3. Bank statement showing your payment for the damage.
4. Final invoice from the rental company (available when the damage costs are settled - this may differ from your initial invoice).
5. We may also request that you provide an invoice showing the repair cost for damages.
6. Police report, if applicable.
7. All correspondence with the rental company.
8. Other documents as requested by your claims officer including any CDW terms and conditions or alternative coverage or insurance that may apply.

## INCIDENTS INVOLVING ANOTHER VEHICLE

In cases where another vehicle (a “third party”) has been involved in an accident, and details of that vehicle and/or its driver are available, we require that information to be provided to us during the claim process. We may also confirm with the rental company that they have received those details. Rental companies will often charge you an amount up to the excess and reimburse you if you are deemed to be “not at fault” as a result of an investigation between the insurers of each driver. We will assist you to help ensure you’re expediently reimbursed.

If we pay out a claim before completion of any investigation, as noted above under ‘Subrogation’, we reserve the right to recover the reimbursable funds on your behalf.

## CURRENCY CALCULATIONS AND FEES THAT YOU PAY TO YOUR CREDIT CARD ISSUER

Claims are calculated based on the currency that was originally charged by the rental company (this is the “currency of loss”). Our claims calculation does not include international card or other fees or foreign exchange conversions applied by your credit card issuer. Our claims process allows you to convert your approved claim amount from the original currency of loss to your preferred currency using a retail exchange rate.

## FRAUDULENT CLAIMS

You acknowledge and agree that you have a duty to take reasonable care not to misrepresent yourself when purchasing or making a claim. We can reject claims and take legal action to recover any funds that have been paid based on any misrepresentation. We can refer matters to local authorities.

## DEFINITIONS

The following keywords or phrases have the same meaning wherever they appear in relation to this policy, unless explicitly stated otherwise.

### Accident or collision

a sudden, unexpected event caused by an external force, which results directly in loss or damage.

### Account/Revolut account holder

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

### Bodywork

means the metal frame of your rental vehicle.

### Breakdown

mechanical or electrical breakdowns, failures or breakages to the rental vehicle.

### CDW

means Collision or Loss Damage Waiver (CDW or LDW) or similar insurance offered by the rental company to limit your liability for damage during the term of the rental agreement.

### Certificate

the document with details of the coverage, applicable benefits, limits and excess, and your reference number.

### Currency of loss

the currency that was used by the rental company for the damage charges that were charged to you.

### Damage

physical harm to the rental vehicle that impairs its value, usefulness or normal function.

### Excess

the amount paid - or payable - by you to the rental company, if there’s accidental damage or theft.

### Home

your normal place of residence.

### Insured person

the person named in the certificate.

**Insurer**

Cowen Insurance Company Limited.

**Metal plan**

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

**Metal plan holder**

any individual who holds a Revolut account and a valid Metal Plan.

**Natural weather event**

means an event caused by natural forces, including but not limited to wind, hail, fire, flood, earthquake, explosion, tsunami, volcanic eruption, landslide, avalanche, hurricane, cyclone or storm.

**"Not at fault"**

means that one of the drivers involved in an accident or collision is not deemed to be responsible for damages after an investigation between the insurers of each driver.

**Off-road**

means any area that is not a sealed road. It includes, but is not limited to, tracks, rivers, tidal crossings, sand, flood waters, unformed roads, fire trails, rivers, dams, streams, rocks, beaches, creek beds, fields and paddocks.

**Rental company**

means a commercial operation which is in the business of renting out vehicles and that is fully licensed, where applicable, by the regulatory authority of that country, state or local authority including online "share" or "peer to peer" websites, loan cars from a licensed mechanic or accident replacement vehicles.

**Revolut**

Revolut Bank UAB.

**Ticket holder/other beneficiaries**

the spouse or cohabitant and children (including the stepchildren, foster children, adopted children or children currently in the adoption process) up to a maximum age of 17 years (at the time of travel) and travelling with the Metal Plan holder.

**Trip**

the period spent abroad away from your home on pre-booked personal travel for up to 90 days. Travel must be scheduled to start and end at your primary residence. A trip starts (departure date) when you leave your permanent place of residence (primary residence) to either travel to a destination:

- Abroad;
- Or at least 200 kilometres away from your primary residence (home);
- Or outside of your city/town of your primary residence that includes an overnight stay at your destination.

A trip ends when you return home to your primary place of residence.

You're not covered if your trip includes:

- travel with the intent to receive health care or medical treatment of any kind;
- or moving or relocating to a new residence or secondary residence;
- or commuting to and from work, work training, work meetings or internships.

**Vandalism**

means a rental vehicle that has been damaged intentionally by you or someone known or unknown to you.

**We/Us/Our**

XCover.com, a trading style of Cover Genius Europe B.V.

**You/Your/Yours**

the Metal Plan holder or a ticket holder.

## **IMPORTANT INFORMATION**

### **GEOGRAPHICAL AND TRIP LIMITS**

Cover will be provided for claims related to trips 200KM from your residence.

### **SANCTIONS**

We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

### **COVERAGE THROUGH OTHER MEANS**

If you are covered by another insurance for the same benefits as those listed here, including but not limited to free credit card travel cover or personal auto insurance or CDW, we may request that you provide details of that insurance including the name of the insurance issuer at the time of lodging your claim.

### **SUBROGATION**

You agree that, if we pay your claim, in addition to any common law and equitable rights of subrogation that we may have:

1. We assume all of your rights of recovery for loss and you permit us to bring legal or other action in your name to enforce those rights. You agree that we may at our discretion bring a legal action in your name to enforce these rights and also request any payment through that enforcement to be paid directly to our bank account of choice and agree to terms to settle the claim without further notice to you or approval from you.
2. If you are eligible for a future reimbursement by the rental company or another third party (for instance from the "at fault" driver), you agree that we are entitled to those proceeds.
3. You will provide all reasonable assistance to us to recover such amounts and/or settle claims (including the provision of documents and affidavit or witness statements or signing a settlement agreement).

You continue to have the right to make a recovery for loss or damage which is not covered by this insurance, where you have a legal right of compensation or recovery against someone who caused that loss or damage.

### **GOVERNING LAW AND JURISDICTION**

If your home country is in the European Economic Area: Your policy is governed by the laws and courts of your home country, unless otherwise required by law.

If your home country is outside of the European Economic Area: Your policy is governed by the laws and courts of Malta, unless otherwise required by law.

The contractual language is English.

### **POLICY DETAILS**

This contract of insurance ("policy") is provided by XCover.com, a trading name of Cover Genius Europe B.V. whose registered office is John M. Keynesplein 12 - 46, 1066 EP, Amsterdam Cover Genius Europe B.V is a company registered in the Netherlands and is a firm authorised and regulated by the AFM under licence number 12046177.

This is a group policy. The group's policyholder is Revolut. A Metal Plan holder is added automatically to this group policy as an insured person. The Metal Plan holder and any other beneficiaries are covered under this group policy, for the duration of this group policy, only as long as the Metal Plan holder has an active Metal Plan subscription with Revolut. Revolut as the group policyholder has the right to suspend or cancel your insurance cover. You can't cancel your cover under this group policy without cancelling your Metal Plan subscription with Revolut.

This policy is underwritten by Cowen Insurance Company Limited (Malta Company Registration Number C55905), Level 3, Gasan Centre; Triq il-Merghat; Zone 1, Central Business District; Birkirkara; Malta, CBD 1020. Cowen Insurance Company Limited is authorised under the Insurance Business Act 1998 of the laws of Malta to carry out general business and is regulated by the Malta Financial Services Authority, Triq l-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta.

### **THIRD-PARTY RIGHTS**

Except where otherwise required by law, the policyholder and we have agreed that:

- it is not intended for any third party (other than the Metal Plan holder's direct right to claim) to this contract to have the right to enforce the terms of this contract.
- the group's policyholder and we can rescind or vary the terms of this contract without the consent of any third party (including the Metal Plan holder) to this contract, who might seek to assert that they have rights under this policy.

## DATA PROTECTION

We are committed to protecting your personal information and we are committed to the principles of data security in the configuration of our services. With respect to European General Data Protection Regulation (GDPR), as a data controller, we collect and process information about you and we also receive personal information from your booking agent including your email address, name and phone number, risk details and other information which enables us to issue and modify policies and process claims, detect, investigate and prevent activities which may be illegal or could result in your plan being cancelled or treated as if it never existed and protect our legitimate interests. We may share that data from time to time with insurers or contractors investigators and crime prevention organisations who may be outside of the European Union. We will never share your data with external marketing services. Our Privacy Policy outlines how we process your data, the data that we collect and the processes to undertake should you either wish to request a copy of your data, or remove consent for us to retain your data.

You can access the administrator's privacy policy at <https://xcover.com/privacy-policy>.

You can access the full GDPR policy [here](#).

By applying for, using or renewing any of our products or services, or providing us with your information, you agree to this information being collected, held, used and disclosed as set out in this plan. We may monitor and record phone calls to help maintain our quality standards and for security purposes.

## COMPLAINTS/DISPUTES

You can contact the friendly XCover Complaints Team at any time. Include your reference number (ending with "INS") for a formal review of your claim. We will respond within 5 days. Click the button to send us an email.

 **FILE A COMPLAINT**

If you're still unhappy with our final response you can refer your complaint to the Ombudsman in your country of residence for independent arbitration:

Klachteninstituut Financiële Dienstverlening (Kifid), Postbus 93257, 2509 AG Den Haag, Email: [consumenten@kifid.nl](mailto:consumenten@kifid.nl), Website: [www.kifid.nl](http://www.kifid.nl), Tel: +0900 3552248.

If you have any disagreements or are dissatisfied with the wording of the insurance policy, we invite you to make it known to Cowen Insurance Company Limited, Level 3, Gasan Centre; Triq il-Merghat; Zone 1, Central Business District; Birkirkara; Malta, CBD 1020 or by email: [complaints@cowen-insurance.com](mailto:complaints@cowen-insurance.com). Your situation will be looked at with the greatest care: the insurer will endeavour to resolve your complaint within 15 working days.

If you're still not satisfied with the handling of your dispute by us or in the event of disagreement or dissatisfaction with the drafting of the insurance policy, you can contact: Office of the Arbiter for Financial Services, First Floor, St Calcedonius Square, Floriana FRN1530, Malta. Telephone +356 2124 9245. Email: [complaint.info@asf.mt](mailto:complaint.info@asf.mt) (website: [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt)). The Office of the Arbiter for Financial Services is dedicated to resolving disputes between consumers and financial companies. The Office of the Arbiter for Financial Services is the competent body for this type of recourse and may require the insurer to pay compensation to the consumer in the event that the consumer recourse is successful.