



GLOBAL MONEY APP

Statement of Insurance Group Policy

Overseas Emergency Medical Assistance and Expenses

Policy Holder: Revolut
Policy Number: WH/RG0817

Issued On: July 31st 2017
Reason For Issue: New Business

This statement of insurance forms part of the Overseas Emergency Medical Assistance and Expenses Group Policy.

Please check these details carefully and let us know immediately of any errors.

Group Policyholder Details

Group Policyholder: Revolut Travel Ltd
Address: Level 39, 1 Canada Square, London. E14 5AB. United Kingdom

Cover

Cover summary: This Overseas Emergency Medical Assistance and Expenses Group policy provides medical assistance and covers related expenses for assisting Group Beneficiaries in the event of a medical emergency whilst they are on a trip abroad. This is a summary of cover only and is subject to the full terms, conditions, limits and exclusions as contained within the Group policy wording. Please refer to the Group policy wording for full cover details.

Policy Term:
1. Start Date: 31st July 2017 End Date: 31st July 2018.
2. Any subsequent period for which the Insurer has agreed to continue the policy and for which the Group Policyholder has paid the premium.

Insurer: White Horse Insurance Ireland dac, White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. This can be checked by visiting their website at www.centralbank.ie

Revolut/Group/Statement/121701 - 149255

Registered Office: First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland.

Trip: Beneficiaries are covered for trips that start and finish during the Policy Term. The maximum number of days Beneficiaries are covered for, in any 12 month period, is 183 days, with no trip lasting longer than 40 days.

Beneficiary: Any individual that:

1. Holds a Premium account with the Group Policyholder and;
2. Meets the Beneficiary Eligibility Criteria.

Beneficiary Eligibility Criteria: All Beneficiaries must be:

- Aged 18 years or over;
- Aged 70 or under at the start of any trip;
- Is a holder of a Premium account with the Group Policyholder; (or a named **Travel Companion(s)** on the **Beneficiaries Statement of Insurance**)
- Registered under the healthcare system within their home country (Beneficiary's normal place / country of residence, which shall be within the European Economic Area or Switzerland);
- Not travelling against medical advice and have sought medical advice if they have any health concerns affecting their ability to travel;
- Travelling on a journey that meets the policy definition of a trip.

Cover Area: Beneficiaries are covered for travel to all countries worldwide, excluding any specific country, area or event where the UK Foreign and Commonwealth Office or the World Health Organisation has advised the general public against all or against all but essential travel.

Premium: The Premium agreed between the Group Policyholder and the Insurer including any applicable taxes.

Beneficiaries

Beneficiaries receive cover benefits by virtue of the group policy issued to the Group Policyholder. Only the Group Policyholder has direct rights against the Insurer. The benefits received by the Beneficiaries do not give them direct rights under this group policy of insurance but enable them to receive the benefits described below. Beneficiaries must notify us of any incident that they feel could give rise to a claim under these terms and conditions. Strict compliance with these terms and conditions is required if the Beneficiaries are to receive their benefits.

Table of Benefits

The following table is a summary of cover only and the group policy is subject to terms, conditions, limits and exclusions - please refer to the Group policy wording. The benefits set out below are the maximum amounts we will pay under each section per Beneficiary per trip unless otherwise noted.

Benefit	Maximum Amount	Excess
Emergency medical treatment	£15,000,000	£75
Emergency dental expenses	£300	£75

Sports and Activities

Please refer to the general exclusions in the group policy wording with reference to participation in or practice of sports and activities. In addition to the list of sports and activities detailed in the group policy wording, there are no other sports and activities covered under this group policy.

Obligations

It is important that the group policyholder checks that the information given in the Statement of Insurance is, to the best of their knowledge and belief, complete and correct as this forms the basis of the insurance contract.

Each Beneficiary must tell the Group Policyholder immediately on finding that any information in relation to their cover under this group policy has changed or is incorrect. The Group Policyholder must tell us immediately if at any time any of the information is incorrect or changes. Failure to do so may result in the insurance no longer being valid and claims not being met or not being met in full. If in doubt about any change please contact us as soon as possible.

All Beneficiaries should refer to the conditions in the Group policy wording for details of how any changes in circumstances may affect their cover under this insurance.

Excess

Each Beneficiary is responsible for paying the first amount of each and every claim. The standard excesses payable in the event of a claim are shown in the table of benefits.