

## The complaint

Mrs P complains that there was a change to the terms and conditions of her Travel Insurance policy that comes with her Revolut Ltd (“Revolut”) account. Mrs P says Revolut failed to make her aware of this resulting in her being left out of pocket following her travel insurance claim being declined.

## What happened

Mrs P held a Premium account with Revolut which came with certain benefits such as travel insurance which she paid a monthly fee for. Revolut changed its insurance partner and took the decision to remove some of the benefits from Mrs P’s Premium account such as the travel insurance.

Revolut gave Mrs P 30 days’ notice of the change by in-app notification and email on 19 June 2024. Revolut confirmed that travel which started and ended before 25 July 2024 would still be covered and gave the option to upgrade to its ‘Metal’ account for one year – which retained the travel insurance benefit at the same price as Mrs P’s Premium account, provided she upgrade by 26 June 2024.

The email also stated:

“Any trips booked after your upgrade date must be paid for with your Revolut account to be covered.”

And provided a link in blue to:

“Insurance T&Cs (incl. exclusions) apply.”

This detailed the terms and conditions for existing Metal account holders up until 25 July 2024 *and* for new and old Metal account holders following this. Under the eligibility criteria on page 7 it says:

“3. You must use your eligible Revolut account to pay directly for at least 75% of your primary transport and accommodation expenses...”.

Revolut’s records show that Mrs P accessed her account following receipt of the notice and upgraded her account to the Metal account the same day.

Mrs P then booked and paid for a holiday abroad – not using her Revolut account - in November 2024 to take place on 22 February 2025.

Unfortunately, Mrs P became very unwell a few days before the holiday and was medically advised not to go on 20 February.

Mrs P contacted Revolut about putting a travel insurance claim in and she was informed she needed to put her claim in through the insurer – Revolut merely being the intermediary.

Mrs P did as requested, but her claim was denied as 75% of her holiday hadn't been paid for directly from her Revolut account. Mrs P says she hadn't been made aware of this requirement and that the insurers agent informed her that this change in the terms and conditions had come into effect from August 2024.

Mrs P contacted Revolut about this through its chat function and asked where it was that it informed her of the terms and conditions.

Revolut's chat assistant responded saying that it didn't send individual messages or emails regarding changes to insurance terms and that all updates were incorporated into the policy documents available in the app.

Following this Mrs P raised a complaint with Revolut that it failed to inform her of the change in policy which resulted in her not being covered for travel insurance and has left her out of pocket.

Revolut restated that 75% of transport and accommodation expenses needed to be paid through her Revolut account as stated in its Travel Insurance Policy under the "Eligibility Criteria" and that all updates to the insurance policy including changes to terms and conditions are available within its app. And as the insurers requirements for making a claim aligned with Revolut's Travel Insurance Policy it didn't uphold Mrs P's complaint.

Mrs P was dissatisfied with this and so brought her complaint to this service. Mrs P says she read and agreed the terms and conditions of the insurance policy when Revolut issued the policy details and says that when she took the policy out the requirement to pay 75% of your holiday using your Revolut account wasn't in place and that the insurer had informed her this came into place in August 2024 and that Revolut had a responsibility to inform her of this but failed to do so.

One of our investigators looked into all Mrs P's concerns but didn't agree Revolut had made an error or treated Mrs P unfairly. They explained that Revolut was acting as an intermediary when selling insurance products and were responsible for ensuring Mrs P was provided with enough information during the sale so she understood what she was agreeing to, but being a non-advised sale, Revolut wasn't expected to check the account benefits were appropriate for Mrs P's specific circumstances.

They thought Revolut had correctly given 30 days' notice regarding the changes in its insurance partner and provided a link in its app to view all the changes to the insurance policy and so had provided Mrs P with all the information it needed to. And as Mrs P's holiday was booked and paid for after the changes took effect - giving her plenty of time to check the new policy terms and conditions - they didn't think Revolut had done anything wrong.

Mrs P disagreed, she believes that the change in the policy terms and conditions took effect after she upgraded to the Metal account in August 2024 and wasn't made aware of the change. Mrs P believes it unreasonable to expect customers to expect a significant policy change within a short space of time – two months - and has asked for an ombudsman's decision on the matter.

### **What I've decided – and why**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

It might help if I explain here my role is to look at the problems Mrs P has experienced and see if Revolut has done anything wrong or treated her unfairly. If it has, I would seek – if

possible - to put Mrs P back in the position she would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

The crux of Mrs P's complaint is that following upgrading her Revolut account – primarily to take advantage of the travel insurance benefit - that Revolut failed to notify her about a significant change in the terms and conditions of her travel insurance policy resulting in her not being covered for her holiday in February 2025.

Mrs P says she was informed by the insurer that the requirement that 75% of holidays had to be paid for with a Revolut account came into effect in August 2024 and that it is unreasonable to make such a significant change in the policy wording within a short space of time after taking the policy out.

And I'd agree, but after considering all the evidence - all though I sympathise with Mrs P- I don't think that is what happened here.

Revolut's email and in-app notification was sent out on 19 June 2024 and under the heading "Important changes to travel benefits" it makes it clear from 25 July the Premium plan Mrs P was on would no longer include travel insurance.

And just under this under the heading "Get Metal for the price of Premium" it gives the option to upgrade to Metal to keep the travel insurance benefit and following it stating:

"Any trips booked after your upgrade date must be paid for with your Revolut account to be covered."

It provides a link to the insurance terms and conditions where it says under the eligibility criteria that at least 75% of your primary transport and accommodation expenses must be paid for directly from your Revolut account.

Revolut's records indicate Mrs P accessed her account following this notification and upgraded to the Metal account the same day. So I think it's likely she understood that travel insurance was no longer covered under her current account and wanted to take advantage of the option to continue to benefit from travel insurance for a further year for the same price but failed to familiarise herself with the new policy terms and conditions – instead wrongly and most unfortunately, assuming everything was the same.

And I think Mrs P is mistaken in her belief that the change was introduced after she took out the policy as it is clear to me from the notification that for trips made after 25 July 2024 are covered by the new insurer and plan. Though I accept it is possible that the insurer's agent wrongly informed Mrs P the change came into effect in August 2024.

But if this is the case this isn't an error of Revolut's, but rather one of the third-party insurers, and I don't think it would be fair to penalise Revolut for this.

So I don't think Revolut has treated Mrs P unfairly or done anything wrong as I think it provided Mrs P with all the information she needed regarding the Travel Insurance benefit that comes with its Metal account – including the requirement to pay for travel using a Revolut account - in a clear and accessible way prior to making the decision to upgrade her account.

And it follows that I don't uphold this complaint.

**My final decision**

For the reasons I've explained I've decided not to uphold Mrs P's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs P to accept or reject my decision before 16 October 2025.

Caroline Davies  
**Ombudsman**