

How it works

PROTECTION IS PROVIDED SO YOU CAN SUBSCRIBE WITH CONFIDENCE.

Stripe's Digital Subscription Protection gives you peace of mind when trying a new subscription.

We'll reimburse you for 50% of the first paid subscription charge if you cancel an eligible subscription paid through Link within 7 days of the first charge date. The maximum refund is capped at \$25 per claim.

You're protected whether you forget to cancel a free trial before the deadline, or you simply don't like the service after paying for the first month.

Conditions

1. All claims are subject to a 50% deductible, meaning you're responsible for half of the first subscription charge. We will cover the remaining 50% or a maximum of \$25, whichever is less.
2. The maximum refund is capped at \$25 per claim.
3. Coverage only applies to digital subscriptions for individual consumer use that are processed through Link.
4. You can make a maximum of two claims per year.
5. You can only make one claim per merchant per year.

You're not covered...

- If you cancel your subscription more than 7 days after the first paid charge.
- If you file your claim more than 7 days after the cancellation.
- For subscriptions involving physical goods (e.g., box subscriptions, meal kits, physical gym memberships).
- If the subscription charge has already been refunded or reversed by the merchant or your bank.
- If you re-enroll in a subscription with the same merchant within 90 days of a previous claim.
- For business or commercial subscriptions; coverage is for individual consumer use only.
- For overdraft fees, currency conversion fees, or other bank charges.
- If you fail to provide the evidence required to assess your claim.
- If you provided inaccurate, dishonest, or misleading information to us, our administrator, or the merchant.
- For claims caused by:
 - Strike, riots, civil commotion, or other civil strife.
 - War, civil war, revolution, rebellion, or insurrection.
 - Any illegal act by you.

How claims work

To start your claim, please log into your Link Account.

1. Go to your Link Account
2. Select the purchase you want to file a claim for
3. Select the claim reason
4. Fill out the required information and submit your claim for review.

Fraudulent claims

We'll decline coverage for fraudulent claims. When knowingly committed by you or someone acting on your behalf, the following constitutes a fraudulent claim:

- making a false claim (e.g. claiming for a subscription you did not cancel);
- exaggerating the amount of a claim;
- providing us or our partners with false or misleading declarations;
- re-enrolling in a service simply to claim the benefit.

Definitions

The following keywords and phrases have the same meaning wherever they appear in this protection.

- **Administrator:** Cover Genius Insurance Services, LLC.
- **Link:** the payment processing network provided by Stripe used to facilitate the subscription transaction.
- **Merchant:** the third-party provider of the digital subscription service.
- **Subscription:** a recurring agreement for digital services (e.g., streaming, software, digital membership) for individual use.

Sanctions

We won't provide cover or be liable to pay any claim if this exposes us to any sanction, prohibition, or restriction under United Nations resolutions, or the trade/economic sanctions laws or regulations of the European Union, United Kingdom, or United States.

Applicable law

This contract and any dispute concerning the interpretation, performance, or enforcement of the insurance described shall be governed by and construed in accordance with the laws of the State of Illinois without regard to applicable principles of conflicts of law.

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 complaint. We'll respond within five days.