

POLICY SUMMARY - TRIP TRAVEL / YEAR ROUND / LONG STAY - 2008/09

This Policy Summary is designed to provide You with an indication of the significant features, limitations and exclusions applicable to the insurance policy. This summary does not contain the full terms and conditions of the contract, which can be found in the policy wording booklet available from Your Issuing Agent.

PURPOSE: This policy is designed to help You recover the cost of emergency medical expenses and other specified losses that could occur while You are travelling.

PROVIDER: This travel insurance is provided by Citybond Suretravel (Citybond), a division of Citybond Holdings Plc., and is underwritten by Europ Assistance Holding Irish Branch (“the Insurers”).

DURATION: This insurance can be purchased as a single trip, long stay or an annual multi-trip policy, depending upon Your requirements. There may be limitations to the maximum duration available, depending upon Your age and destination.

- The *Trip Travel* policy will provide cover for one specific Trip, up to a maximum duration of 100 days up to and including 75 years of age and up to 31 days for ages 76 to 85 inclusive.
- The *Long Stay* policy will provide cover for one specific Trip, from 3 months up to a maximum duration of 18 months with cover ceasing upon return to Your Home country. Please refer to Period of Insurance in Meaning of Words.
- The *Year Round* policy provides cover for any number of Trips in the 12 month Period of Insurance, to a maximum time away of 183 days.
 - For ages 1-65, the maximum Trip duration is 50 days — extendable to 100 days;
 - For ages 66-85, the maximum Trip duration is 35 days — this is not extendable.

If you are aged up to and including 65, this policy may also be extended to cover Winter Sports (up to 17 days for AMT policies) upon payment of the appropriate premium.

MEDICAL CONDITIONS: Pre-Existing Medical Conditions are not covered under this policy unless declared and accepted by the Insurers in writing prior to travel. Claims directly or indirectly relating to known Pre-Existing Medical Conditions affecting any Close Relative, travelling companion or person with whom You intend to stay may also be excluded.

Any changes in health prior to the commencement of any Trip must also be declared.

A Pre-existing Medical Condition is defined as:

- Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the 2 years prior to the commencement of cover under this policy and/or prior to any Trip;
- and
- Any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to commencement of cover under this policy and/or to any Trip.

Please refer to the Important Health Requirements and Important Limitations in the policy wording booklet.

SIGNIFICANT POLICY FEATURES, LIMITATIONS AND EXCLUSIONS: The main policy features are set out in the following tables. Please refer to relevant sections of the policy wording booklet for more information. Limits refer to maximum limits under this policy.

POLICY FEATURES	SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS	POLICY EXCESS	POLICY SECTION
<p>Personal Assistance Services Provides help to replace lost Travel Documents, prescription medication, trace luggage, transfer emergency funds, relay messages, and other assistance services. Pre-travel information is also available.</p>	<ul style="list-style-type: none"> • Limit £250 • Homecall referral only available to UK residents <p><u>Cover is not provided for:</u></p> <ul style="list-style-type: none"> • The cost of drugs or documents 	Nil	1
<p>Medical Emergency & Repatriation Covers emergency medical expenses and repatriation for each insured person following sudden and unforeseen bodily injury or illness or death during a Trip abroad.</p>	<ul style="list-style-type: none"> • Limit £10,000,000 <p><u>Cover is not provided for:</u></p> <ul style="list-style-type: none"> • Failure to obtain Insurers' prior authorisation before incurring expenses of more than £500 • Claims arising from any Pre-Existing Medical Condition unless declared to Insurers and accepted in writing • Air sea rescue and transfer costs • Cosmetic surgery • Tropical diseases where medical advice has not been followed 	£65	2
<p>Emergency Dental Treatment Covers temporary treatment for the immediate relief of pain and/or discomfort.</p>	<ul style="list-style-type: none"> • Limit £250 <p><u>Cover is not provided for:</u></p> <ul style="list-style-type: none"> • Any self-inflicted damage (e.g. by tooth-brushing) • Dental treatment involving the provision of dentures or artificial teeth or the use of precious metals • Any damage to dentures when not being worn by You 	£65	3
<p>Additional Accommodation & Travelling Costs Covers additional accommodation and travelling costs of anyone medically required to accompany You home in the event of a valid repatriation claim.</p>	<ul style="list-style-type: none"> • Limit £1,000 <p><u>Cover is not provided for:</u></p> <ul style="list-style-type: none"> • Failure to contact Insurers first to make all travel arrangements • Accommodation costs other than the cost of the room 	Nil	4
<p>Hospital Daily Benefit Provides a daily benefit per complete day of in-patient treatment towards ancillary costs.</p>	<ul style="list-style-type: none"> • Limit £800 (£25 per complete day) <p><u>Cover is not provided for:</u></p> <ul style="list-style-type: none"> • Trips within Your Home country 	Nil	5
<p>Cancellation, Curtailment & Trip Interruption Covers pre-arranged travel and accommodation expenses that are irrecoverable in the event that You have to cancel or cut short Your Trip.</p>	<ul style="list-style-type: none"> • Limit £5,000 <p><u>Cover is not provided for:</u></p> <ul style="list-style-type: none"> • Claims arising from any Pre-Existing Medical Condition unless declared to, and accepted in writing by, the Insurers • Cancellation due to pregnancy or childbirth unless necessary due to certified medical complications • Claims arising from any circumstances You knew about when booking the journey which indicated You might need to cancel • Failure of the provider of any part of the booked trip to supply the service or transport 	£65	6

POLICY FEATURES	SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS	POLICY EXCESS	POLICY SECTION
<p>Travel Delay Provides a benefit if Your first outward or final inward international transport departure is delayed due to certain circumstances for more than 12 hours beyond the intended departure time.</p>	<ul style="list-style-type: none"> • Limit £300 (£20 for first 12 hours, £10 for each subsequent 12 hours) • Written confirmation from the carrier giving the period and reason for the delay must be obtained <u>Cover is not provided for:</u> • Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip • Trips within the Home country 	Nil	7
<p>UK Departure Assistance & Missed UK Connection Covers additional costs (travel or accommodation where necessary) incurred if You are delayed or if You miss Your connection due to failure of scheduled public transport or breakdown of or accident to the private vehicle in which You are travelling on the outward journey from, or on return to, the United Kingdom.</p>	<ul style="list-style-type: none"> • Limit £500 <u>Cover is not provided for:</u> • Strike or Industrial Action which had started or had been announced before You made travel arrangements for the Trip • Additional costs where the transport operator offered reasonable alternative arrangements. • Insufficient time allowed to reach the departure point • Immobilisation or loss of any vehicle You have taken on Your Trip 	Nil	8
<p>Missed Departure on the Outward Journey Covers reasonable additional travelling and accommodation expenses necessarily incurred to reach Your booked destination by the most direct alternative route due to failure of scheduled public transport or breakdown of or accident to the private vehicle in which You are travelling.</p>	<ul style="list-style-type: none"> • Limit £500 (Europe) / £1,000 (outside Europe) <u>Cover is not provided for:</u> • Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip • Additional costs where the transport operator offered reasonable alternative arrangements • Insufficient time allowed to reach the departure point • Claims under Section 7 of this policy in conjunction with the same event 	Nil	9
<p>Personal Baggage Covers Your Personal Baggage if damaged, stolen, destroyed or lost (and not recovered). Any claim settlement will represent the cost of replacement items and may include a deduction for wear, tear and depreciation.</p>	<ul style="list-style-type: none"> • Limit £2,000 (Economy Cover – £200) • Sub-limits apply for single items, Pairs and Sets, business goods and for Valuables <u>Cover is not provided for:</u> • Items left in an Unattended motor vehicle if not locked out of sight in a secure baggage area and no forcible and violent means of entry were evident • Loss, theft or damage to Valuables and/or Business Goods or Equipment left in the custody of an airline and/or packed in baggage left in the baggage hold or storage area of another Carrier • Losses not supported by suitable reports or documentation from an appropriate agency obtained within 24 hours of the loss • Confiscation or detention by lawful authorities • Sports gear whilst in use 	£65	10
<p>Baggage Delay on Your Outward Journey Benefit provided to purchase essential items if Your baggage is certified lost or misplaced on Your outward journey.</p>	<ul style="list-style-type: none"> • Limit £100 (£50 after 12 hours, further £50 after 48 hours) <u>Cover is not provided for:</u> • Trips within Your Home country • Failure to provide receipts and a report from the Carrier confirming the length of the delay 	Nil	11

POLICY FEATURES	SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS	POLICY EXCESS	POLICY SECTION
<p>Money & Passport Covers the loss, theft, damage or destruction of Money You are carrying on Your person or which You have left in a safety deposit box. Covers reasonable travel and accommodation costs incurred in replacing a lost or stolen passport.</p>	<ul style="list-style-type: none"> • Limit £500 (£200 for cash) <u>Cover is not provided for:</u> • Passport loss in Home country • Losses not supported by suitable reports or documentation from an appropriate agency obtained within 24 hours of the loss • Losses due to confiscation, detention or depreciation • Cost of the replacement passport itself • Anything that can be replaced by the issuer 	£65	12
<p>Personal Liability Covers legal liabilities for accidental bodily injury to, or death of, any person and/or accidental loss or damage to their property. You are covered for all sums which You become legally liable to pay as compensation and all law costs awarded to any claimant or incurred in defence of any claim that is contested by Insurers or with our consent.</p>	<ul style="list-style-type: none"> • Limit £2,000,000 <u>Cover is not provided for:</u> • Loss or payments covered by any other insurance in force • Injuries or death of Your family or household • Property belonging to a member of Your family or household • Losses arising from ownership or use of aircraft, vehicles, animals or firearms • Losses arising from the transmission of a communicable disease • Trips within the Home country 	£65	13
<p>Personal Accident Cover provided to compensate for loss of life, limb or sight or Permanent Total Disablement during a Trip or within 12 months of such an accident occurring during a Trip. Reduced benefits apply for under 18s and over 65s.</p>	<ul style="list-style-type: none"> • Limit £20,000 <u>Cover is not provided for:</u> • Injuries not caused solely by outward, violent and visible means • Disablement due to psychological or mental trauma unconnected to bodily injury • Involvement in Sports or Recreational Activities 	Nil	14
<p>Legal Protection Provides cover for expenses incurred in the legal pursuit of compensation if You suffer death, illness or personal injury during Your Trip, or if Your Home suffers damage during the Trip where we consider that You are likely to obtain a reasonable settlement.</p>	<ul style="list-style-type: none"> • Limit £25,000 • Insurers will have complete control over the legal proceedings <u>Cover is not provided for:</u> • Costs or expenses not authorised by Insurers • Claims not reported within 90 days of the incident • Trips within the Home country • Claims against Insurers, their agents or an insurer underwriting any section of this policy, or a travel agent, tour operator or Carrier • Claims against the provider or organiser of any sports or recreational activity 	Nil	15
<p>Sports and Recreational Activities Provides cover for participation in recreational activities specifically listed in the policy document on an occasional, non-professional basis. Conditions and restrictions to cover may apply.</p>	<ul style="list-style-type: none"> • Duration cannot exceed 20% of Trip or more than 21 days, whichever is lesser, in any one Period of Insurance <u>Cover is not provided for:</u> • Participation in activities under General Exclusion 17 of the policy • Claims under Section 14 of the policy 	£65	16

WINTER SPORTS COVER: Up to and including age 65, where the policy is extended by payment of the appropriate premium to cover Winter Sports, the Summary below applies. All terms, conditions and exclusions of the policy continue to apply in respect of Winter Sports except where amended under this section.

The following sports are **NOT** covered: bobsleigh, heli-skiing, luge, paraskiing, skeleton, ski jumping, ski racing, ski stunting, skiing/snowboarding outside recognised and authorised areas.

POLICY FEATURES	SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS	POLICY EXCESS	POLICY SECTION
<p>Cancellation or Curtailment In addition to Section 6: cover for financial loss from unused ski passes or ski-school fees unrecoverable by other means. Proportionate cover for unused ski-pack is available where You are certified unable to ski due to unforeseen accident or injury.</p>	<ul style="list-style-type: none"> • Limit £5,000 	£65	17
<p>Skis, Ski Equipment & Ski Pass In addition to Section 10 of the policy: cover where ski equipment belonging to or hired by You is/are damaged, stolen destroyed or lost. Cover if Your ski pass You are carrying on Your person or have left in a safety deposit box is lost, stolen, damaged or destroyed. Cover for ski equipment whilst in use.</p>	<ul style="list-style-type: none"> • Limit £500 for skis/ski equipment; £250 for ski pass <u>Cover is not provided for:</u> • Skis not locked to a roof rack locked to the roof of a vehicle • Skis, ski equipment or ski pass where inadequate precautions taken to secure their safety or left Unattended 	£65	18
<p>Baggage Delay In addition to Section 11 of the policy: benefit for the hire of replacement ski equipment if Your baggage is certified as delayed on Your outward journey.</p>	<ul style="list-style-type: none"> • Limit £300 (£15 per day for delay in excess of 12 hours) <u>Cover is not provided for:</u> • Claims not supported by receipts and a written report from the Carrier 	Nil	19
<p>Piste Closure Benefit provided if insufficient snow causes a total closure of the lift system, preventing You from skiing for more than 24 hours. Cover is available for reasonable expenses incurred travelling to a similar area to ski.</p>	<ul style="list-style-type: none"> • Limit £200 (£20 per day) <u>Cover is not provided for:</u> • Claims due to lift system closure due to avalanche or high winds • Trips in the Northern Hemisphere outside the period of 15th December to 15th April • Trips in the Southern Hemisphere outside the period of 1st May to 30th September 	Nil	20
<p>Adverse Weather Benefit Benefit provided if access to and from a ski resort is blocked or scheduled public transport services are affected for reasonable extra travel and accommodation costs.</p>	<ul style="list-style-type: none"> • Limit £150 (£30 per day) <u>Cover is not provided for:</u> • Claims not supported by evidence of limited access from an independent agent 	Nil	21

OTHER SIGNIFICANT LIMITATIONS AND EXCLUSIONS:

Please refer to the Important Notes, General Conditions and General Exclusions sections of the policy wording booklet for full and further details.

In addition to the information given previously, the following considerations are also applicable to the policy.

- No section of the policy shall apply in respect of any person who is more than 85 years of age (75 years for Long Stay) at time of application.
- The policy is only available to persons who have habitually resided in the EU for six months prior to issue of the policy and are registered with a local doctor.
- No section of the policy shall apply for any person participating in Winter Sports who has reached the age of 66 years prior to the commencement of the Period of Insurance.
- All Material Facts that are likely to affect this insurance must be declared prior to commencement of cover under the policy. Failure to do so may prejudice Your claim.
- Travelling in excess of the specified Trip limits will invalidate any claims relating to that Trip.

- There is no cover for participation in certain sports and activities as listed under General Exclusion 17 of the policy.
- In the event of an emergency (medical or otherwise), Insurers must be contacted as soon as possible to make arrangements for payments to third parties and/or organise transport where applicable. Please refer to the sections of the policy relevant to Your circumstances.
- There is no cover for claims arising from pregnancy within 8 weeks (or 16 weeks in the case of a known multiple pregnancy) of the estimated date of delivery.
- There is no cover for personal liability when using a motorised vehicle, water or airborne craft — You must ensure that You have cover for third party injury and property damage in place.
- Expensive items such as sophisticated photographic equipment or jewellery would only be covered up to the Valuables limit and should be checked for suitable cover under Your Home Contents insurance.
- Most sections of this policy have limits on the amount payable under that section and/or are subject to an excess payable on the first part of each and every claim. Please refer to the sections of the policy relevant to Your circumstances.
- Cover for trips undertaken solely in the UK Area on the Annual Multi-Trip policy are subject to amended terms and conditions. **(Please refer to the UK Cover section and individual policy sections.)**
- You need to take all reasonable care to protect Yourself and Your property, as You would if You were not insured.
- There is no cover for claims arising directly or indirectly from: drug addiction or solvent abuse; excessive alcohol intake; being under the influence of alcohol or drugs; sexually transmitted diseases; war or terrorism (except under Section 2 and Section 14 of the policy); travel to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.

FEES:

You will receive a quotation and/or Certificate which will tell you about any payments in relation to any particular insurance policy. Any mid-term adjustments that involve amendment to or cancellation of a policy outside of the 14 day Cooling Off Period will be subject to a £10 administration fee.

CLAIMS:

To make a claim, which must be notified within 28 days of Your return, please obtain a claims form online from www.eaclaims.co.uk/CTB or telephone Europ Assistance Claims Helpline on 0844 338 5814. Completed claims forms must be returned to Europ Assistance Travel Claims, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

CANCELLATION RIGHTS:

Unless Your Trip will be completed within 1 month of buying this insurance, You have the right to cancel Your insurance policy within 14 days of receipt ("Cooling-Off Period") by returning the policy documents to Your Issuing Agent who will refund to You any premiums paid provided You have not travelled under the policy nor made a claim against it.

COMPLAINTS:

If You have a complaint regarding Claims or Emergency Medical Assistance matters, You should write to:
Europ Assistance Quality Department, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.
Alternatively, You may telephone them on 0845 358 8008

If You have a complaint regarding the service provided by Citybond Suretravel, please write to:
The Customer Care Team, Citybond Suretravel, 109 Elmers End Road, Beckenham, Kent, BR3 4SY.

If You cannot settle Your complaint directly, You may be entitled to refer it to:
Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

REGULATOR: Citybond Suretravel offer travel insurance products underwritten by Europ Assistance Holding Irish Branch. Both Citybond and Europ Assistance Holdings Ltd are authorised and regulated by the Financial Services Authority (FSA). The FSA website (www.fsa.gov.uk) includes a register of all regulated firms or they can be contacted on 0845 606 1234.

Citybond are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation if we cannot meet our obligations under this policy. Further details can be obtained by visiting the FSCS website at www.fscs.org.uk.

Citybond Suretravel

Citybond House 109 Elmers End Road Beckenham Kent BR3 4SY

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