

Travel Insurance

LONG STAY 2019

single trips up to 12 months

Citybond
Suretravel
superior travel insurance

www.citybond.co.uk



Important conditions relating to health

Important information about medical conditions

We cover over 300 conditions free of charge. Please visit our website to see the full list.

This applies to cover under Cancellation and curtailment, Emergency medical and other expenses, Hospital benefit and Personal accident.

This policy won't cover anyone who is:

1. travelling against medical advice, or to get treatment abroad
2. having or waiting for tests, investigations or treatment for any conditions or symptoms that have not been diagnosed

If you don't tell us about a **pre-existing condition** that you or anyone on the policy have, any related claim for cancellation and curtailment or medical expenses may not be paid.

Read below to find out if you need to tell us about any pre-existing conditions.

This applies to everyone on this policy

a. Are there any medical conditions for which in the past 2 years:

- i. you have had or are waiting for any consultations, investigations or follow-ups;
- ii. you are having or have had treatment or prescription medication;
- iii. you have been on a waiting list, or knew you needed surgery, inpatient treatment or tests at a hospital or clinic at the date you bought the policy or the booking date of your trip;

b. Have you **EVER** been diagnosed or treated for any of the following:

- Any type of Heart or Circulatory condition
- Any type of Stroke, TIA (Transient Ischaemic Attack) or High Blood Pressure
- A Brain Haemorrhage
- Any type of Breathing Condition (such as Asthma)
- Any type of Cancer (even if now in remission)
- Any type of Diabetes
- Any type of Irritable Bowel Disease

If you answer YES to either of the above questions, you should declare at www.healthcheck247.com or by telephone on 0333 207 0588. You may need to pay an extra premium to cover them. **Otherwise you are automatically covered under the normal policy terms.**

If you are NOT SURE, call our Customer Services Team on 0333 207 0588.

NOTE:

If there is any change in your health or medication between buying this policy and travelling, you must call us on 0333 207 0588 to make sure your cover is not affected.

Cancelling or cutting short your holiday

If it becomes necessary for you to curtail or cancel your trip following a serious illness or death of a close relative or business associate (both considered "the third party"), you will only be covered upon the written confirmation of the third party's medical practitioner that he/she would not have foreseen such a deterioration in his/her patient's condition at the time insurance was taken out or before your trip was booked.

14 day money back guarantee applies

Scheme underwritten by Union Reiseversicherung AG, UK.

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Authorised and Regulated by the Financial Conduct Authority



LONG STAY

summary of cover 2019

Section	Policy Benefits & Maximum Limits	Economy Cover	Premier Cover
1	Cancellation and curtailment	£1,000	£5,000
2	Emergency medical expenses	£5,000,000	£7,500,000
	<i>Emergency dental treatment</i>	£250	£250
	<i>Burial or cremation</i>	£2,500	£2,500
3	Hospital benefit	£500 (£25 per 24hrs)	£1,000 (£25 per 24hrs)
4	Personal accident		
	<i>Accidental death</i>	£5,000	£20,000
	<i>Loss of limb or sight</i>	£10,000	£20,000
	<i>Permanent total disablement</i>	£10,000	£20,000
5	Baggage	£750	£2,000
	<i>Single article, pair or set limit</i>	£100	£300
	<i>Valuables in total</i>	£100	£300
	<i>Business goods or equipment</i>	No Cover	£400
	<i>Emergency replacement of baggage</i>	£100	£100
6	Personal money, passport and documents	£250	£500
	<i>Cash</i>	£150	£200
7	Personal liability	£1,000,000	£2,000,000
8	Delayed departure	No Cover	£300 (£20 first 12 hours £10 every 12 hours after)
	<i>Abandonment</i>	No Cover	£5,000
9	Missed departure	£500 - Europe, £1,000 - Worldwide	£500 - Europe, £1,000 - Worldwide
10	UK departure assistance & Missed UK connection	£500	£500
11	Legal expenses and assistance	£10,000	£25,000
12	Extended kennel and/or cattery fees	£250	£250
13	Hijack and kidnap	£5,000 (£50 per 24hrs)	£5,000 (£50 per 24hrs)
15	Scheduled airline failure	£1,000	£1,000

Summary of optional extensions to cover (Premiums shown are Gross excluding IPT)

Gadget cover (applicable per policy)

For up to 5 gadgets - £100 per policy.

Travel disruption

For additional Cancellation and curtailment, Substitute accommodation, Enforced stay and Missed connections - £19 per person.

Golf plus

For Green fees, Golf equipment, Golf equipment hire and hole-in-one - £20 per person.

Business plus

For **Business** goods and equipment, equipment delay, equipment hire, money and replacement staff - £42 per person.

Wedding / Civil partnership cover

For **Wedding** rings, attire, gifts, photographs or video recordings - £13 per person.

Winter sports

For Ski equipment, Ski equipment hire, Ski pack, Piste closure and Avalanche or landslide. Can be included at the appropriate premium for each complete month required for all insureds up to and including age 70 (minimum period 3 months).

The months selected must be consecutive months ensuring you include your first and last day of winter sports.

Important Notes

- Policy available to UK, Isle of Man, Channel Islands, BFPO and EU residents who have not spent more than 6 months outside their country of residence in the year prior to purchasing this policy, and have registered with a medical practitioner in the UK, Isle of Man, Channel Islands, BFPO and EU.
- Maximum age 75 years. All ages at date of application, not date of departure.
- Maximum trip duration: 12 months for *Premier* cover, 6 months for *Economy* cover up to and including age 65 (ages 66-75 varies subject to destination - please check).
- Infants (aged under 2 years) insured free, children over 2 and under 18 years rated at 50% if travelling with an insured adult on the same policy.
- Family cover rated at 2.15 x adult premium – includes up to 2 adults and their children, step children, foster children or grandchildren aged under 18.
- Couples rated at 1.9 x adult premium.
- Single parents rated at 1.5 x adult premium.

Sports & Recreational Activities

- Over 120 sporting activities included as standard. • Excludes professional participation. • Certain hazardous sports offer reduced / limited cover. • Tour operator safaris, non-manual and other non-hazardous work covered. *See policy for full details.*

Geographical Areas

Area 1

UK, Channel Islands, Continental Europe, Mediterranean Islands, Turkey, Madeira, Canary Islands, the Azores, the Republic of Ireland, Iceland, Russia (European), Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia, Armenia & Azerbaijan. (**excluding** Egypt, Morocco & Tunisia).

Area 2

Worldwide including Egypt, Morocco & Tunisia (**excluding** USA, Canada, and all islands in the Caribbean Sea including the Bahamas and Bermuda).

Area 3

All other countries worldwide.

For a copy of the full policy terms and conditions, please contact your issuing agent

LONG STAY

application form 2019



Cover required: Please tick box (✓)

Geographical Area	Area 1 <input type="checkbox"/>	Area 2 <input type="checkbox"/>	Area 3 <input type="checkbox"/>
Cover Level	Economy <input type="checkbox"/>	Premier <input type="checkbox"/>	
Policy Type	Single <input type="checkbox"/>	Couple <input type="checkbox"/>	Family <input type="checkbox"/> Single Parent <input type="checkbox"/>
Optional Extensions:	Gadget Cover <input type="checkbox"/>	Travel Disruption <input type="checkbox"/>	Wedding / Civil Partnership <input type="checkbox"/>
	Winter Sports <input type="checkbox"/>	Business Plus <input type="checkbox"/>	Golf Plus <input type="checkbox"/>

Please complete in BLOCK CAPITALS Full names of all persons to be Insured		Date of birth	Premium £
1			
2			
3			
4			
5			
6			
Add: Insurance PremiumTax (IPT) at 20% (current rate)			
Total Premium (Including IPT)			£

DECLARATION

On behalf of all insured persons on this policy I declare that, to the best of my knowledge, the information given is true and where required, all medical conditions have been disclosed in line with the Important conditions relating to health requirements. I understand that this application will be the basis of a contract of insurance and that insurers may process and share information with others (for example, other insurers) including data that the Data Protection Act may define as sensitive.

Start Date.....Months.....

Note: Cover commences from the date of the issue of the policy and is subject to:

- (i) a final acceptance by the Insurers who may impose additional terms.
- (ii) the receipt of the premiums in full.

Signature	Date of Application / /
Name	Agency Code: _____
Address	Agency Address
Postcode	
Telephone No.	
Email	Medical Screening Reference (if applicable)

Valid for policies issued before 31st December 2019, for all departures up to 31st December 2020

Long Stay Travel Insurance

		Gross Premium (£s) per Adult – Excluding IPT											
		Age 18-50			Age 51-65			Age 66-70			Age 71-75		
ECONOMY COVER	Duration Months	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
		3	65	136	177	83	154	200	144	312	382	179	407
4	84	170	197	100	193	214	177	396	454	217	508	574	
5	96	204	238	114	224	257	208	496	555	263	641		
6	106	234	292	126	257	321	238	582	644	312	746		
PREMIER COVER	Duration Months	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
		3	82	179	230	93	194	248	186	451	501	232	569
4	107	224	257	120	243	278	230	553	631	280	710	780	
5	122	268	307	137	288	331	279	684	790	359	886		
6	147	311	379	164	335	410	328	811	925	427	1,039		
7	164	366	421	186	395	445	379	934		485			
8	194	390	472	221	430	498	426	1,060		571			
9	215	434	523	235	468	562	480	1,193		641			
10	228	461	564	250	499	619	530			715			
11	245	506	612	268	545	655	589			781			
12	256	536	662	280	579	702	625			847			

COVER ON

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