

Travel Insurance

TRIP TRAVEL 2019

single trip cover

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.

Citybond
Suretravel
superior travel insurance

Citybond House, 109 Elmers End Road, Beckenham, Kent BR3 4SY
T: 0333 207 0506 F: 0333 207 0508

(A division of Citybond Holdings Ltd)

Authorised and Regulated by the Financial Conduct Authority



TRIP TRAVEL

summary of cover 2019

Sections	Policy Benefits & Maximum Limits	Economy Cover	Premier Cover	Supreme Cover
1	Cancellation and curtailment	£1,000	£5,000	£10,000
2	Emergency medical expenses	£5,000,000	£7,500,000	£10,000,000
	<i>Emergency dental treatment</i>	£250	£250	£500
	<i>Burial or cremation</i>	£2,500	£2,500	£2,500
3	Hospital benefit	£500 (£25 per 24hrs)	£1,000 (£25 per 24hrs)	£1,500 (£50 per 24hrs)
4	Personal accident			
	<i>Accidental death</i>	£5,000	£20,000	£50,000
	<i>Loss of limb or sight</i>	£10,000	£20,000	£100,000
	<i>Permanent total disablement</i>	£10,000	£20,000	£100,000
5	Baggage	£750	£2,000	£3,000
	<i>Single article, pair or set limit</i>	£100	£300	£500
	<i>Valuables in total</i>	£100	£300	£500
	<i>Business goods or equipment</i>	No Cover	£400	£1,000
	<i>Emergency replacement of baggage</i>	£100	£100	£250
6	Personal money, passport and documents	£250	£500	£750
	<i>Cash</i>	£150	£200	£350
7	Personal liability	£1,000,000	£2,000,000	£3,000,000
8	Delayed departure	No Cover	£300 (£20 first 12 hours, £10 every 12 hours after)	£500 (£50 first 12 hours, £30 every 12 hours after)
	<i>Abandonment</i>	No Cover	£5,000	£10,000
9	Missed departure	£500 - Europe, £1,000 - Worldwide	£500 - Europe, £1,000 - Worldwide	£750 - Europe, £1,500 - Worldwide
10	UK departure assistance & Missed UK connection	£500	£500	£500
11	Legal expenses and assistance	£10,000	£25,000	£50,000
12	Extended kennel and/or cattery fees	£250	£250	£750
13	Hijack and kidnap	£5,000 (£50 per 24hrs)	£5,000 (£50 per 24hrs)	£20,000 (£100 per 24hrs)
15	Scheduled airline failure	£1,000	£1,000	£2,500

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

Gadget cover (applicable per policy)

For up to 5 gadgets - £12.50 per policy.

Travel disruption

For additional Cancellation and curtailment, Substitute accommodation, Enforced stay and Missed connections - £12 per person.

Golf plus

For Green fees, Golf equipment, Golf equipment hire and hole-in-one - £13 per person.

Business plus

For **Business** goods and equipment, equipment delay, equipment hire, money and replacement staff - £15 per person.

Wedding / Civil partnership cover

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

Cruise plus

For Missed port, Stateroom / Cabin confinement, Unused pre-booked excursions, Itinerary change and Cruise connection - £15 per person.

Winter sports

For Ski equipment, Ski equipment hire, Ski pack, Piste closure and Avalanche or landslide at x2 premium for all insureds up to and including age 70.

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 trip duration 100 days up to and including age 75, 31 days for ages 76 and over. All ages at date of application, not date of departure.
- 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.
- One way trips covered for a minimum of 17 day premium, cover ceases 12 hours after arrival at final destination.
- UK policy available at 40% reduction on European premium.

Sports & Recreational Activities

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

Geographical Areas

UK England, Scotland, Wales, Northern Ireland and the Isle of Man.

Area 1 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

TRIP TRAVEL

application form 2019



Cut here

Cover required: Please tick box (✓)		
Geographical Area	Area 1 <input type="checkbox"/>	Area 2 <input type="checkbox"/> Area 3 <input type="checkbox"/> UK <input type="checkbox"/>
Cover Level	Economy <input type="checkbox"/>	Premier <input type="checkbox"/> Supreme <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"/> Cruise 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		
7		
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:.....End Date:.....

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: _____ Agency Address
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

Single Trip Travel Insurance

ECONOMY COVER	Gross Premium (£s) per Adult – Excluding IPT																							
	Age 18-35			Age 36-50			Age 51-65			Age 66-70			Age 71-75			Age 76-80			Age 81-85			Age 86+		
Duration Days	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	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	11	24	27	15	28	33	17	34	38	21	45	63	33	64	79	42	88	106	49	111	126	58	133	173
5	15	28	31	17	33	38	20	39	46	28	51	77	45	76	92	55	101	122	68	126	150	86	157	204
9	17	35	44	21	42	52	24	51	60	32	73	92	54	94	118	67	125	158	81	155	190	97	196	252
12	19	41	48	23	49	57	28	58	65	37	78	105	57	108	131	77	143	174	96	178	210	110	226	291
17	23	45	51	25	53	60	30	62	71	40	83	121	63	116	140	88	154	184	111	192	237	127	239	309
23	28	51	62	31	60	72	34	72	87	47	92	128	75	138	173	101	186	225	132	232	296	198	320	395
31	31	55	71	35	66	80	38	78	94	51	101	140	83	151	191	116	209	255	156	269	327	236	366	452
Extra Weeks	10	14	18	11	16	22	12	18	23	15	27	37	23	39	47									
PREMIER COVER	Age 18-35			Age 36-50			Age 51-65			Age 66-70			Age 71-75			Age 76-80			Age 81-85			Age 86+		
Duration Days	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	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	15	35	39	21	40	47	24	49	55	30	68	91	47	94	115	60	132	153	74	175	193	83	220	264
5	21	41	45	24	47	54	29	56	67	42	76	112	65	111	133	79	152	177	94	198	230	124	260	311
9	24	51	63	30	60	74	35	72	86	49	104	133	78	139	171	96	188	230	117	244	290	141	324	384
12	28	60	69	33	71	82	40	83	94	56	112	153	87	159	190	112	215	253	139	282	320	159	374	442
17	33	65	73	36	76	86	44	89	101	61	119	176	96	170	203	127	233	267	160	303	344	184	394	471
23	40	74	94	45	86	109	49	103	125	71	139	195	103	203	252	146	280	344	191	374	439	286	529	632
31	45	81	101	50	95	121	54	112	135	78	152	214	114	232	292	168	317	389	225	432	510	342	606	723
Extra Weeks	14	21	25	15	24	32	18	27	35	21	38	54	33	63	65									

Winter Sports cover - adult premium x 2 (up to and including age 70 only)
 Couple & Family rates available (see Important Notes)
 UK rates - European premiums above reduced by 40%