

# Travel Insurance

YEAR ROUND 2019

annual multi-trip cover

**Citybond**  
**Suretravel**  
superior travel insurance

[www.citybond.co.uk](http://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](http://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 condition 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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(A division of Citybond Holdings Ltd)

Authorised and Regulated by the Financial Conduct Authority



# YEAR ROUND

## 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 - £25 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 - £15.50 per person.

### Business plus

For **Business** goods and equipment, equipment delay, equipment hire, money and replacement staff - £17 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 - £29 per person.

### Winter sports

17 days winter sports extension Ski equipment, Ski equipment hire, Ski pack, Piste closure, Avalanche or landslide.

## 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 85 years. All ages at date of application, not date of departure.
- Maximum trip duration: 50 days up to and including age 65 (extendable to 100 days upon payment of the additional premium); 35 days for those aged 66-75 (extendable to 50 days upon payment of the additional premium); 35 days for those aged 76-85.
- Family cover includes up to 2 adults and their children, step children, foster children or grandchildren aged under 18.
- Couple rate cover applies for two close relatives living at the same address.
- Single parent family rate is calculated at the couple rate.
- 10% loyalty discount available upon purchase of new policy following expiry, subject to confirmation that no claims have been made.
- UK cover available at 40% reduction of the European rate, subject to a minimum of 2 nights' pre-booked accommodation.

## 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**

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## application form 2019

### Cover required: Please tick box (✓)

<b>Geographical Area</b>	Area 1 <input type="checkbox"/>	Area 2 <input type="checkbox"/>	Area 3 <input type="checkbox"/>	UK <input type="checkbox"/>
<b>Cover Level</b>	Economy <input type="checkbox"/>	Premier <input type="checkbox"/>	Supreme <input type="checkbox"/>	
<b>Policy Type</b>	Single <input type="checkbox"/>	Couple <input type="checkbox"/>	Family <input type="checkbox"/>	Single Parent <input type="checkbox"/>
<b>Optional Extensions:</b>	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				
Add: 35% to above policy premium(s) to extend maximum single trip duration from 50 to 100 days (up to and including age 65 years only).				
Add: 35% to above policy premium(s) to extend maximum single trip duration from 35 to 50 days (for ages 66-75 years only)				
Add: Winter Sports extension (up to 65 years) to 17 days @ £15.00 per adult / children go free				
Add: Winter Sports extension (66 to 70 years) to 17 days @ £25.00 per adult / children go free				
Add: Insurance PremiumTax at 20% (current rate)				
<b>Total Premium (including IPT)</b>				<b>£</b>

### 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.

Commencement Date:

NB: Your policy must commence within 3 months of date of application

**Note:** Cover commences from the date you start 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	<b>Agency Code:</b> Agency Address
Address	
Postcode	
Telephone No.	Medical Screening Reference (if applicable)
Email	

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

## Year Round Travel Insurance

### Gross Premium (£s) per Adult – Excluding IPT

ECONOMY COVER	Age 18-35			Age 36-50			Age 51-65			Age 66-70			Age 71-75			Age 76-80			Age 81-85		
	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
Single	41	65	72	51	77	85	71	93	102	96	134	149	129	178	202	167	225	255	252	351	398
Couple	60	95	105	76	115	127	99	140	154	146	202	224	199	275	311	254	333	377	392	528	598
Family	70	105	116	83	124	137	111	151	166	155	227	239	215	284	322	275	362	410	425	573	649
PREMIER COVER	Age 18-35			Age 36-50			Age 51-65			Age 66-70			Age 71-75			Age 76-80			Age 81-85		
Single	52	84	93	63	99	109	76	118	130	118	175	194	163	238	256	201	314	356	319	431	465
Couple	80	125	138	95	146	161	116	179	197	183	260	288	252	355	383	310	470	532	487	643	694
Family	86	136	150	102	163	180	126	196	216	197	302	334	271	387	438	340	503	570	505	707	801
SUPREME COVER	Age 18-35			Age 36-50			Age 51-65			Age 66-70			Age 71-75			Age 76-80			Age 81-85		
Single	73	119	131	89	140	153	109	163	179	163	261	310	217	337	399	263	468	552	452	643	741
Couple	113	177	195	135	207	228	161	247	272	248	387	460	335	503	597	384	700	825	654	959	1,106
Family	122	193	213	144	231	254	175	269	296	291	470	558	376	603	715	449	847	995	749	1,189	1,397