

Travel Insurance

YOUNG TRAVELLER 2019

gap year 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 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.

Canceling 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



YOUNG TRAVELLER

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 / Valuables</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)
14	Incarceration abroad	£500	£500
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 - £67 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 - £17.50 per person.

Wedding / Civil partnership cover

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

Study cover

For Course fees and Computer equipment. Can be included for an additional premium of 6 months - £50, 12 months - £100 & 18 months - £150.

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 (minimum period 1 month).

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.
- Available for ages 16-45 years. All ages at date of application, not date of departure.
- Maximum trip duration 18 months.
- Policy allows for temporary return home (one trip of up to 14 days), with cover suspended whilst back in the home country and reinstated upon arrival at your destination.
- Travelling companion rated at 90% of the adult premium.
- One way trips covered for a minimum of 1 month, cover ceases 12 hours after arrival at final destination.

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

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

Australia & New Zealand - Includes up to 72 hours stopover cover each way.

Area 3

All countries worldwide INCLUDING USA, Canada & all islands in the Caribbean Sea including the Bahamas and Bermuda (**including** Egypt, Morocco & Tunisia).

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

YOUNG TRAVELLER

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"/>	Companion <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		
Add: Study cover (up to) 6 months £50, 12 months £100, 18 months £150		
Add: Insurance PremiumTax at 20% (<i>current rate</i>)		
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: 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

Young Traveller Travel Insurance

Gross Premium (£s) per Adult – Excluding IPT

Duration	Europe		Australia/New Zealand		Worldwide	
	Economy	Premier	Economy	Premier	Economy	Premier
1 month	23	34	29	44	36	54
2 month	34	52	49	74	54	82
3 month	49	74	73	109	82	123
4 month	60	90	86	129	106	159
5 month	77	115	105	157	131	197
6 month	88	131	122	183	151	227
7 month	102	153	131	197	178	267
8 month	114	171	147	221	192	288
9 month	126	189	164	247	219	328
10 months	143	215	178	267	228	342
11 months	153	229	188	282	244	366
12 months	168	253	200	300	259	388
13 months	184	276	218	328	282	423
14 months	199	299	236	355	305	458
15 months	215	323	255	382	328	493
16 months	231	346	273	409	352	528
17 months	246	369	291	436	375	563
18 months	262	392	309	463	398	598

Notes: Travelling companion rated at 90% of adult premium
Excess: Premier £65 Economy £95