

Travel Insurance

Insurance Product Information Document

Citybond Suretravel is a trading name of Travel Insurance Facilities Plc which is authorised and regulated by the Financial Conduct Authority, FRN 306537 Registered in England & Wales, Number 3220410

Product: Citybond Suretravel Premier Trip Travel & Year Round Travel Insurance Policy

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sums insured are specified in your policy schedule.

What is this type of insurance?

This is travel insurance, available on a single or multi-trip basis, with optional levels of cover. It provides cover for the unexpected events that you hope won't happen but could occur before a trip, while travelling, and when you're on holiday, such as needing to cancel or cut short a trip, or needing emergency medical treatment and/or repatriation while overseas.



What is insured?

We offer a single trip and multi trip options on our Premier level of cover

The policy covers **up to** the following

✓ Cancellation and curtailment	£5,000
✓ Emergency medical expenses	£7.5m
✓ Emergency dental treatment	£250
✓ Burial or cremation	£2,500
✓ Hospital benefit	£1,000
✓ Personal accident	£20,000
✓ Baggage	£2,000
✓ Baggage (single article, pair or set)	£300
✓ Baggage (valuables in total)	£300
✓ Baggage (business goods)	£400
✓ Emergency replacement of baggage	£100
✓ Personal money, passport and documents	£500
✓ Personal money (cash)	£200
✓ Personal liability	£2m
✓ Delayed departure	£300
✓ Abandonment	£5,000
✓ Missed departure	£1,000
✓ UK departure assistance and missed UK connection	£500
✓ Legal expenses	£25,000
✓ Extended kennel and/or cattery fees	£250
✓ Hijack and kidnap	£5,000
✓ Scheduled airline failure	£1,000

You can add the following optional covers to the Premier policy

- ✓ Denial of boarding extension
- ✓ Gadget extension
- ✓ Cruise extension
- ✓ Winter sports extension
- ✓ Business extension
- ✓ Golf extension
- ✓ Wedding/Civil partnership extension



What is not insured?

- ✗ Excesses apply on the Trip Travel and Year Round policy and are shown in the Policy Wording – you are responsible for paying this amount in the event of a claim
- ✗ There is no cover if you purchased this insurance with the reasonable intention or likelihood of claiming
- ✗ There is no cover if you are claiming due to FCDO, government or local authority advice relating to any infectious disease including Covid-19
- ✗ There is no cover if you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers
- ✗ There is no cover if you are unable to provide evidence from a medical professional confirming your illness or infectious disease
- ✗ There is no cover if you simply did not want to travel, had a fear of travelling or you could no longer afford to pay for the trip
- ✗ There is no cover if you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19
- ✗ Existing medical conditions that you haven't told us about or where we've not agreed to cover them in writing
- ✗ Dental treatment other than to alleviate sudden pain
- ✗ Trips which have begun before your policy cover start date
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel
- ✗ You taking part in activities unless stated as covered on your Policy Documentation
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ Natural damage (e.g. wear & tear)
- ✗ Trips over 50 days on a year round policy
- ✗ Any trip involving a cruise (unless you have purchased the optional Cruise extension)
- ✗ The financial failure of any scheduled airline which was, or which any prospect of financial failure was, known by the you or widely known publicly at the date you purchased this policy
- ✗ Any gadget or mobile phone, unless you have purchased the Optional Gadget Extension



Are there any restrictions on cover?

- ! **This is a travel insurance policy and not private medical insurance**, therefore it does not cover any medical expenses incurred in private facilities if adequate public facilities are available, unless specifically authorised by us.
- ! We will not pay medical costs in excess of customary and reasonable levels of charging.
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about.
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked.
- ! There is no cover for valuables, money, or gadgets unless they are on your person or, in a safe/safety deposit box or locked in your accommodation.



Where am I covered?

IMPORTANT: You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your policy schedule.

You will not be covered if you travel to a country or region where the Foreign, Commonwealth and Development Office has advised against all travel or all but essential travel. For further details, visit: www.gov.uk/foreign-travel-advice



What are my obligations?

- You must be a resident of the United Kingdom, Channel Islands, Isle of Man or BFPO and has not spent more than 6 months abroad in the 12 months prior to buying this policy;
- You must not already be abroad when the trip starts;
- All trips must start and end in the United Kingdom, the Channel Islands, Isle of Man or BFPO;
- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- You must take all reasonable steps to protect yourself and your property;
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible;
- You must co-operate with us to provide any information or documentation we may reasonably require to enable us to verify and process your claim;
- You must not accept liability for any injury or damage you might cause to a third party or their property;
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter;
- You must pass all medical bills and correspondence relating to them directly to us. You should not pay them or respond to them at all;
- You must let us know of any changes including any changes to medical conditions or the health of anyone on the policy.



When and how do I pay?

You must pay your premium before the policy can be issued, you can do this via the Citybond Suretravel website www.citybond.co.uk or you call Citybond Suretravel on 0333 207 0506.



When does the cover start and end?

For Trip Travel policies, cover starts as soon as you purchase your policy. You have immediate cover for cancellation. Cover ceases on your return to your home following your trip.

For Year Round policies, all cover including cancellation cover starts on your chosen start date and the policy will expire 12 months later.



How do I cancel the Contract?

If you find that the terms and conditions do not meet your requirements and you no longer wish to be covered by the policy, we will refund your premium in full provided you contact us within 14 days of having paid your premium, and you have not travelled or claimed, or intend to claim, on the policy. You can do this by calling Citybond Suretravel on 0333 207 0506.

We will consider a partial refund of your premium should you wish to cancel your policy outside of the 14-day cooling off period provided you have not travelled or claimed, or intend to make a claim, on the policy.

For **Trip Travel policies** - If we agree to refund, then we will refund 50% of the policy premium you have paid.

For **Year Round policies** - If we agree to a refund, then we will refund 1/12th of the total policy premium you have paid, for each full calendar month remaining on the policy from the date of cancellation.