

# Travel Insurance

## Insurance Product Information Document

Company: Citybond Suretravel is a trading name of Travel Insurance Facilities Plc which is authorised and regulated by the Financial Conduct Authority, FRN 306537.

Company registered in England and Wales No.03220410, Registered Office: 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY.

### Product: Young Traveller - Economy Cover

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, it does not replace the policy terms and conditions. Complete pre-contractual information on the product is provided in your policy documentation.

#### What is this type of insurance?

This travel insurance policy is suitable for those who wish to insure themselves when travelling in respect of medical emergencies, cancellation, losses to baggage or money, personal liability and similar expenses from their travel.



#### What is insured?

- ✓ Cancellation and curtailment up to £1,000
- ✓ Emergency medical expenses up to £5,000,000
- ✓ Emergency dental treatment up to £250
- ✓ Burial or cremation up to £2,500
- ✓ Hospital benefit up to £500
- ✓ Personal accident up to £10,000
- ✓ Baggage up to £750
- ✓ Baggage (single article, pair or set) up to £100
- ✓ Baggage (valuables in total) up to £100
- ✓ Emergency replacement of baggage up to £100
- ✓ Personal money, passport and documents up to £250
- ✓ Personal money (cash) up to £150
- ✓ Personal liability up to £1,000,000
- ✓ Missed departure up to £1,000
- ✓ UK departure assistance and missed UK connection - up to £500
- ✓ Legal expenses up to £10,000
- ✓ Extended kennel and/or cattery fees up to £250
- ✓ Hijack and kidnap up to £5,000
- ✓ Incarceration abroad up to £500
- ✓ Scheduled airline failure up to £1,000

#### You can add the following optional covers to the Citybond Suretravel policy:

- Gadget cover
- Travel disruption
- Winter Sports
- Business Plus
- Golf Plus
- Wedding / Civil Partnership Plus
- Study cover



#### What is not insured?

- ✗ Deductibles apply on the Young Traveller policy and are shown in the Policy Wording, you are responsible for paying this amount in the event of a claim.
- ✗ 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).
- ✗ Any trip involving a cruise unless you have paid the additional premium.
- ✗ Any gadget or mobile phone, unless you have purchased the Optional Gadget Extension.
- ✗ There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARS-COV-2.
- ✗ There is no cover under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARS-COV-2 or any pandemic or fear or threat of any the above. Except for Emergency Medical Treatment. This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO.



#### 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
- ! You must not have already started your trip
- ! You must be a resident of United Kingdom, Channel Islands, BFPO or European Union for the past six months and registered with a medical practitioner
- ! You must not be traveling specifically to receive medical treatment during your trip, or in the knowledge that you will need medical treatment
- ! There is no cover for cancellation or cutting short a trip if, at the start of the policy, 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 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?

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 and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit: [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)



## What are my obligations?

- You must answer any pre-sale questions as truthfully and accurately as possible
- You must read your policy carefully to ensure you have the cover you need
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim
- 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 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. Payment can be made by debit or credit card, and you can do this via [www.citybond.co.uk](http://www.citybond.co.uk) or call on 0333 207 0506.

Cover will not be provided if payment is incomplete or rejected, or if the policy is cancelled.



## When does the cover start and end?

For Young Traveller 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. The start and end dates of your trip will be shown on your policy validation certificate.



## How do I cancel the contract?

### Automatic cancellation rights

You may cancel this policy within 14 days of receipt of the policy documents by contacting us on one of the below methods during the cancellation period:

In writing: Citybond Suretravel, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY.

By email: [info@citybond.co.uk](mailto:info@citybond.co.uk)

Telephone: 0333 207 0506

Any premium paid will be refunded to you providing you have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

### Cancellation outside the statutory period

Should you wish to cancel your policy outside of the 14 day cooling off period, the following cancellation terms will be applied:

We will refund 50% of the policy premium and any additional premium applied to cover your existing medical conditions.