

# Travel Insurance

## Insurance Product Information Document



**Company:** This insurance is administered by Citybond Suretravel, a division of Citybond Holdings Limited, 109 Elmers End Road, Beckenham, Kent, BR3 4SY. Authorised and Regulated by the Financial Conduct Authority, and registered in England and Wales No. 1478367. Financial Services Register number 312208.

**Insurer:** This insurance is underwritten by Chaucer Insurance Company DAC, registered at 38 & 39 Baggot Street Lower, Dublin 2, DO2 T938. Chaucer Insurance Company DAC is authorised and regulated in the Republic of Ireland by the Central Bank of Ireland, registered at New Wapping Street, North Wall Quay, Dublin 1, DO1 F7X3, Ireland.

**Product:** Trip Travel and Year Round - Premier Cover for residents of Gibraltar

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 £5,000
- ✓ Emergency medical expenses up to £7,500,000
- ✓ Emergency dental treatment up to £250
- ✓ Burial or cremation up to £2,500
- ✓ Hospital benefit up to £1,000
- ✓ Personal accident up to £20,000
- ✓ Personal accident (If under 18 years of age or over 65 years of age) up to £1,000
- ✓ Baggage up to £2,000
- ✓ Baggage (single article, pair or set) up to £300
- ✓ Baggage (valuables in total) up to £300
- ✓ Baggage (Business goods or equipment) up to £400
- ✓ Emergency replacement of baggage up to £100
- ✓ Personal money, passport and documents up to £500
- ✓ Personal money (cash) up to £200
- ✓ Personal liability up to £2,000,000
- ✓ Delayed departure up to £300
- ✓ Abandonment up to £5,000
- ✓ Missed departure up to £1,000
- ✓ Departure assistance and missed connection from your home country - up to £500
- ✓ Legal expenses up to £25,000
- ✓ Extended kennel and/or cattery fees up to £250
- ✓ Hijack and kidnap up to £5,000
- ✓ Scheduled airline failure up to £1,000

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

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



### What is not insured?

- ✗ Your policy excess as shown where applicable.
- ✗ All claims arising from pre-existing medical conditions unless declared to and accepted in writing by us.
- ✗ You drinking too much alcohol (a blood level of 0.19% - approximately 4 pints or 4 glasses of wine) resulting in a claim.
- ✗ Travelling to a country, specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised against all travel, or all but essential travel.
- ✗ Medical costs from a private medical facility unless agreed in advance by Emergency Assistance Facilities.
- ✗ Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a medical practitioner as necessary due to complications of pregnancy and childbirth.
- ✗ Loss, theft or damage to valuables, personal money or passport left unattended at any time, unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.



### Are there any restrictions on cover?

- ! You must not have already started your trip.
- ! You must be a resident of Gibraltar for the past six months and registered with a medical practitioner.
- ! You must not be travelling specifically to receive medical treatment during your trip, or in the knowledge that you will need medical treatment.
- ! You must be able to prove your intention to return home to permanently reside in Gibraltar within your trip dates, unless an extension has been agreed by us and confirmed in writing.



## Where am I covered?

IMPORTANT: This will depend on your needs - the cover you chose will be shown on your policy validation certificate. We have three options available to you; please visit [www.citybond.co.uk](http://www.citybond.co.uk) or call on 0333 207 0506 for full definitions.

- ✓ Europe
- ✓ Worldwide excluding USA, Canada & the Caribbean
- ✓ Worldwide including USA, Canada & the Caribbean



## What are my obligations?

- It is important that you provide us with any information likely to affect the assessment and acceptance of your travel insurance. Where we ask for information please make sure it is accurate and let us know if there are any changes on an on-going basis.
- Please ensure you read the terms and conditions of your policy carefully to ensure that you are aware of the information that we will require relating to travel insurance cover we are arranging for you. If you are in any doubt as to whether information is relevant you should call and discuss it with us on 0333 207 0506.
- It is vital that you answer questions about your health honestly and accurately, taking care not to make any misrepresentation of the facts, as inaccurate answers may result in insurers declining any claim that may arise.
- We reserve the right to charge an additional premium, amend the policy terms, or decline cover if we feel the information you give us changes our assessment of the risk involved.



## 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.



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

For Year Round policies, all cover including cancellation cover starts on your chosen start date and the policy will expire 12 months later. The start and end dates of your policy 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: Customer Care Manager, Citybond Suretravel, 109 Elmers End Road, Beckenham, Kent, BR3 4SY.

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, in addition to a £15 cancellation charge, the following cancellation terms will be applied:

We will refund 5% of the total premium paid on your Year Round policy, for each full calendar month remaining on the policy from the date of cancellation, or for Trip Travel policies refund 50% of the policy premium and any additional premium applied to cover your existing medical conditions.