



TRAVEL INSURANCE - SUMMARY & COSTS

We have arranged a travel insurance policy especially designed to help you recover the cost of emergency medical expenses and other specified losses that could occur while you are travelling. This travel insurance is provided by Citybond Suretravel, a division of Citybond Holdings PLC, and is underwritten by Europ Assistance Holdings Ltd ("the insurers"). A summary of the comprehensive cover provided is shown below. However this does not contain all the conditions and exclusions applying to the policy, so once you have made your booking we will send you a copy of the key facts leaflet which explains in more detail the policy features, the cover, conditions and exclusions. There is a cooling off period should the insurance not meet your requirements.

Please note that PRE-EXISTING MEDICAL CONDITIONS are NOT covered unless declared and accepted by the insurers in writing prior to travel, with the possibility of an additional premium payable. If you have suffered or do suffer from any medical condition, please let us know and we will send you the full Policy Wording which gives details of what is covered and what is not, and what to do next. Please note that pre-existing medical conditions affecting any close relative, travelling companion or person with whom you intend to stay may also be excluded. This insurance policy is applicable to all UK residents. You will be provided with emergency helpline numbers to take with you on your holiday.

For the purposes of this insurance, a PRE-EXISTING MEDICAL CONDITION is considered to be:

1. Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check up has been required or received **during the 2 years prior to the commencement of cover under this policy and/or prior to any Trip; and**

2. **Any cardiovascular or circulatory conditions (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any Trip.**

Let us know if any of these conditions apply to you. There will be a Healthcheck number to call to ensure that the cover meets your needs. You will be asked some further questions and an additional premium may be payable to cover the declared condition. NOTES:

SUMMARY OF COVER LIMITS (PER PERSON)

Policy Section	Cover Provided	Excess payable
Personal Assistance Services (see note 1 below)	Max limit of £250	Nil
Medical Emergency & Repatriation	Max limit of £10,000,000	£65
Emergency Dental Treatment	Max limit of £250	£65
Additional Accommodation & Travelling Costs	Max limit of £1000	Nil
Hospital Daily Benefit	Max limit of £800 (£25 per complete day)	Nil
Cancellation, Curtailment & Trip Interruption	Max limit of £5000	£65
Travel Delay	Max limit of £300 (£20 for first full 12 hour delay, £10 for each subsequent full 12 hours) Written confirmation from the carrier giving the period and reason for the delay must be obtained.	Nil
UK Departure Assistance & Missed UK Connection	Max limit of £500	Nil
Missed Departure on the Outward Journey	Max limit of £500 (Europe), £1000 (outside Europe)	Nil
Personal Baggage	Max limit of £2000 (sub-limits apply for single items, pairs and sets, business goods, valuables)	£65
Baggage Delay on your Outward Journey	Max limit of £100 (£50 in excess of 12 hours but less than 48hrs; £100 in excess of 48 hrs)	Nil
Money & Passport	Max limit of £500 (£200 for cash)	£65
Personal Liability	Max limit of £2,000,000	£65
Personal Accident	Max limit of £20,000	Nil
Legal Protection	Max limit of £25,000 Insurers will have complete control over the legal proceedings.	Nil
Sports & Recreational Cover	Necessary Costs (see details/restrictions)	£65
Winter Sports	Optional extra (details on request)	

NOTE 1: - Personal Assistance Service provides help to replace lost travel documents, trace luggage, transfer emergency funds, etc.

Holidays From:	1-5 Days	6-11 Days	12-16 Days	17-22 Days	23-30 Days
Adult (up to age 65):	£16.00	£20.00	£25.00	£28.00	£30.00
Adult (66-70 yrs):	£25.00	£28.00	£30.00	£39.00	£42.00
Child (2-17 incl.):	£8.00	£10.00	£12.50	£14.00	£15.00
Family* premium:	£40.00	£50.00	£62.50	£70.00	£75.00

NOTES:

- **Infants** under 2 years travel FREE when travelling with an insured Adult.
- **Single Parent family** (1 adult and up to 4 children 2-17 year incl.) - 1.5 times the adult premium shown above
- ***Family** (includes the main insured person, his/her spouse or common law partner and their dependent children aged 2-17 years inclusive and in full-time education and / or residing with them) - 2.5 times the adult premium shown above
- Premium for those 70 and over on request.
- **Longer durations / Annual individual and family policies** also available.
- **Winter sports** - 2 times the adult premium shown.
- **Excess waiver** for all durations and areas is £8.00 per person