

Policy summary

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording starting on page 3.

The insurance is administered by Cigna Insurance Services (Europe) Limited, which is registered in England & Wales No. 4617110. Registered Office: Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Cigna Insurance Services (Europe) Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 310671.

The insurance is underwritten by Cigna Europe Insurance Company S.A.-N.V., registered in Belgium with limited liability (Brussels trade register no. 0474624562), Avenue de Cortenbergh 52, 1000 Brussels, Belgium. Subject to the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels (Belgium) and to the supervision of the Financial Services and Markets Authority (FSMA), rue du Congrès 12-14, 1000 Brussels (Belgium), in the field of consumer protection and subject to limited regulation by the Financial Conduct Authority. Details of the extent of our regulation by the Financial Conduct Authority are available on request.

You can check this information on the Financial Services Register by visiting the website www.fsa.gov.uk/register/home.do or by phoning 0845 606 1234.

Type of insurance and cover

Travel insurance for trip travel or year round cover – please refer to your policy schedule for your selected cover.

Various optional covers may also be included – your policy schedule will show if you selected these options.

Age eligibility

This policy is not available to anyone aged 86 years or over if year round cover is selected. If you reach the age of 86 years during the period of insurance, cover will continue until the next renewal date but not thereafter.

If long stay cover is selected, this policy is not available to anyone aged 76 years or over.

If young traveller cover is selected, this policy is not available to anyone aged 46 years or over.

If optional winter sports cover is selected, this policy is not available to anyone aged 71 years or over. All ages are at the date of application, not date of departure.

Conditions

It is essential that you refer to the 'important conditions relating to health' section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.

If you are travelling to Australia and you require medical treatment you should enrol with a local Medicare office.

Special conditions apply to each section of your policy – please refer to the policy wording for full details.

Significant features and benefits

key facts

All insured persons are covered to travel independently.

War risks, civil commotion and terrorism – cover for these events is only provided under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident (unless caused by nuclear, chemical or biological attack) – Please see paragraph 1. in the 'General exclusions – applicable to all sections of the policy' in the policy wording for full details.

Significant or unusual exclusions or limitations

The standard excesses and any increased amount you have agreed to pay will be shown within your policy wording or on the policy schedule.

Any trip that has already begun when you purchase this insurance will not be covered, except where this policy replaces or you renew an existing year round policy which fell due for renewal during the trip.

General exclusions applicable to all sections of the policy

A number of sports, activities and winter sports are excluded – Please see paragraphs 5, 6 and 7 in the General exclusions in the policy wording.

Climbing on or jumping from vehicles, buildings or balconies regardless of the height.

You drinking too much alcohol resulting in a claim.

Wilful, self inflicted injury, suicide, drug use or solvent abuse.

Unlawful actions and any criminal proceedings brought against you.

Travel to a country, specific area or event which the Foreign and Commonwealth Office (www.fc.gov.uk) or the World Health Organisation (www.who.int) has advised against all travel or all but essential travel.

Health conditions

We will not pay claims if at the time of taking out this insurance and/or, for year round policies prior to the booking of any individual trip you;

- are receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed;
- are travelling against the advice of a medical practitioner or travelling to get medical treatment abroad;
- have been told about a condition that will cause your death.

We will not pay claims if your medical condition changes between the date you bought the policy and the date you book each trip (if you have arranged a year round policy) unless you tell Citybond Suretravel or your issuing agent about the change in your medical condition and they accept that change for cover.

Important limitations – Cancelling and cutting short your holiday

This policy will not cover any claims under section A (Cancellation, curtailment or trip interruption) that result directly from any medical condition you knew about before the policy started, and that affects:

- a close relative who is not travelling and is not insured under this policy;
- someone travelling with you who is not insured under this policy; or
- a person you plan to stay with on your trip.

They will not be covered if during the 90 days before this policy started, they:

- needed surgery, inpatient treatment or hospital consultations;
- needed any treatment or prescribed medication; or
- were on a waiting list for, or knew they needed surgery, inpatient treatment or tests at any hospital or clinic when this policy started; or
- had been diagnosed with a terminal condition (that will cause their death) before this policy started.

You should also refer to the general exclusions on page 6.

Pregnancy and childbirth

We provide cover under this policy if something unexpected happens. In particular, we provide cover under section B for injuries to the body or illness that was not expected. We do not consider pregnancy or childbirth to be an illness or injury. To be clear, we only provide cover under sections A, B, C and V of this policy, for claims that come from complications of pregnancy and childbirth.

Excesses

Under most sections of this policy you have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each section of the policy you claim under. This amount is shown under each of the sections where it applies.

Property claims

We pay these claims based on the value of the items at the time you lose them, unless it says otherwise in your policy. (This means you will not get back all of the money you paid for the item.)

Exclusions under Section A – Cancellation, curtailment or trip interruption charges

Redundancy caused by misconduct, resignation, voluntary redundancy or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.

Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to give rise to a claim.

Exclusions under Section B – Emergency medical and other expenses

Treatment or surgery which, in the opinion of the Emergency Assistance Service, can wait until your return to your home area.

Medication which, prior to departure, is known to be required.

Expenses incurred as a result of a tropical disease where you have not had the NHS recommended inoculations and/or taken the NHS recommended medication.

Exclusions under Section C – Hospital benefit

Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical or other disease where you have not had the NHS recommended inoculations and/or taken the NHS recommended medication.

Exclusions under Section E – Baggage

Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded – See your policy wording for the full list.

Exclusions under Section F – Personal money, passport and documents

Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

Loss or theft of traveller's cheques where you have not complied with the issuing agent's conditions.

Exclusions under Section G – Personal liability

Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.

Exclusions under Section H – Delayed departure and abandonment

Strike, Industrial action, air traffic control delay or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.

Claims arising directly from volcanic eruptions and/or volcanic ash clouds.

Exclusions under Section I – Missed departure

Strike, Industrial action or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.

Your failure to arrive at the departure point in time to board any connecting public transport after your departure on the initial international outbound and return legs of the trip.

Claims arising directly from volcanic eruptions and/or volcanic ash clouds.

Exclusions under Section J – UK departure assistance and missed UK connection

Strike, Industrial action or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.

Exclusions under Section L – Extended kennel and/or cattery fees

Claims arising from your bodily injury or illness that is not covered under Section B – Emergency medical and other expenses.

Exclusions under Section M – Hijack and kidnap

Any claim arising out of any act(s) by you which would be considered an offence by a court of the United Kingdom if they had been committed in the United Kingdom.

Any claim where the detention, internment, hijack or kidnap of you has not been reported to or investigated by the police or local authority.

Exclusions under Section O – Incarceration abroad

Any costs incurred by you in relation to your imprisonment.

Exclusions under Section P – Scheduled airline failure

Any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip.

Any form of travel delay or other temporary disruption to your trip.

Exclusions under Sections Q, R, S, T and U

A deduction for wear, tear and depreciation will be made on ski equipment – see table in Section Q – Ski equipment.

Exclusions under Section V – Course fees

Any claim unless the college confirms in writing that the course or any part of it needs to be repeated.

Exclusions under Section W – Computer equipment

Computer equipment left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

Duration

This is an annually renewable or short trip policy – please refer to your policy schedule for your selected cover.

Cancellation rights

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may by writing to us for a refund providing you have not travelled and no claim has been made. If you cancel after the first 14 days of receipt of the documents no premium refund will be made. See General conditions in the policy wording for full details.

Claim notification

To make a claim telephone 0844 412 4901 or 01752 272973.

Complaints procedure

If you have a complaint about the sale of your policy, in the first instance, please write to: Your issuing agent or Customer Care Manager, Citybond Suretravel, 109 Elmers End Road, Beckenham, Kent, BR3 4SY or

By email to quality@citybond.co.uk

If you have a complaint about a claim, in the first instance, please write to:

Customer Relations Department

Cigna Insurance Services

1 Drake Circus

Plymouth, PL1 1QH

Telephone: 0844 412 4683

For your protection calls may be recorded and may be monitored.

E-mail: customerrelations.plymouth@cignainsurance.co.uk

If you are still not satisfied with the way we have handled your complaint, you may then take your complaint to the Financial Ombudsman Service who will investigate your complaint.

Insurance Division, The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR or

By phone 0800 023 4567 or email complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

The insurer is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

Summary of cover

The table shows the maximum benefits you can claim for each trip for each insured person (unless otherwise stated). Some sections are optional - your policy schedule will show if you selected any of these options. Please refer to each individual section for any sub-limits that may apply.

Section	Cover	Economy		Premier		Supreme	
		Up to	Policy excess	Up to	Policy excess	Up to	Policy excess
A	Cancellation, curtailment or trip interruption charges	£1,000	£95	£5,000	£65	£10,000	Nil
	Loss of deposit		£25		£25		Nil
B	Emergency medical expenses	£5,000,000	£95	£10,000,000	£65	£25,000,000	Nil
	Emergency dental treatment	£250	£95	£250	£65	£500	Nil
	Burial or cremation	£2,500	£95	£2,500	£65	£2,500	Nil
C	Hospital benefit	£500 (£25 per day)	Nil	£1,000 (£25 per day)	Nil	£1,500 (£50 per day)	Nil
D	Personal accident						
	Accidental death	£5,000	Nil	£20,000	Nil	£50,000	Nil
	Loss of limb or sight	£10,000	Nil	£20,000	Nil	£100,000	Nil
	Permanent total disablement	£10,000	Nil	£20,000	Nil	£100,000	Nil
E	Baggage	£750	£95	£2,000	£65	£3,000	Nil
	Single article, pair or set limit	£100	£95	£300	£65	£500	Nil
	Valuables in total	£100	£95	£300	£65	£500	Nil
	Business goods or equipment	No Cover	n/a	£400	£65	£1,000	Nil
	Emergency replacement of baggage	£100	Nil	£100	Nil	£250	Nil
F	Personal money, passport and documents	£250	£95	£500	£65	£750	Nil
	Cash	£150	£95	£200	£65	£350	Nil
G	Personal liability (cover per policy)	£1,000,000	£95	£2,000,000	£65	£3,000,000	Nil
H	Delayed departure	No Cover	n/a	£300 (£20 first full 12 hours, £10 for each subsequent 12 hours)	Nil	£500 (£50 first full 12 hours, £30 for each subsequent 12 hours)	Nil
	Abandonment	No Cover	n/a	£5,000	£65	£10,000	Nil
I	Missed departure	£500 - Europe £1,000 - Worldwide	Nil	£500 - Europe £1,000 - Worldwide	Nil	£750 - Europe £1,500 - Worldwide	Nil
J	UK departure assistance and missed UK connection	£500	Nil	£500	Nil	£500	Nil
K	Legal expenses and assistance	£10,000	Nil	£25,000	Nil	£50,000	Nil
L	Extended kennel and/or cattery fees	£250	Nil	£250	Nil	£750	Nil
M	Hijack and kidnap	£5,000 (£50 per day)	Nil	£5,000 (£50 per day)	Nil	£20,000 (£100 per day)	Nil
N	Personal assistance services	£250	Nil	£250	Nil	£250	Nil
O	Incarceration abroad (young traveller only)	£500	Nil	£500	Nil	No Cover	n/a
P	Scheduled airline failure	£1,000	£95	£1,000	£65	£2,500	Nil
Winter sports (optional)							
Q	Ski equipment	£500	£95	£500	£65	£1,200	Nil
	Hired ski equipment	£250	£95	£250	£65	£600	Nil
R	Ski equipment hire	£300 (£15 per day)	Nil	£300 (£15 per day)	Nil	£500 (£25 per day)	Nil
S	Ski pack	£500	Nil	£500	Nil	£500	Nil
	Lost lift pass	£200	Nil	£200	Nil	£200	Nil
T	Piste closure	£200 (£20 per day)	Nil	£200 (£20 per day)	Nil	£500 (£75 per day)	Nil
U	Avalanche or landslide cover	£150 (£30 per day)	Nil	£150 (£30 per day)	Nil	£500 (£75 per day)	Nil
Young traveller - Study cover (optional)							
V	Course fees (young traveller only)	£2,000	£95	£2,000	£65	No cover	n/a
W	Computer equipment (young traveller only)	£1,000	£95	£1,000	£65	No cover	n/a

Policy arranged by

Citybond
Suretravel
superior travel insurance

Citybond House
109 Elmers End Road
Beckenham
Kent BR3 4SY

T: 0845 618 0345

F: 0845 618 0346

A division of Citybond Holdings plc