

Citybond Suretravel

Superior Travel Insurance

Policy Summary

keyfacts®

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording starting on page 8.

This policy is underwritten by AXA Insurance UK plc.

Type of insurance and cover

Travel insurance for trip travel or year round trips – *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.

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

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 'What is not covered - applicable to all sections of the policy' in the policy wording for full details.*

The table shows the maximum benefits you can claim for each insured person (unless otherwise stated). Some sections are optional - your policy schedule will show if you selected any of these options.

Section	Cover	Premier	Policy excess	Economy	Policy excess
		Up to		Up to	
A	Cancellation, curtailment or trip interruption charges	£5,000	£65	£1,000	£75
B	Emergency medical expenses	£10,000,000	£65	£10,000,000	£100
	Emergency dental treatment	£250	£65	£250	£75
	Burial or cremation abroad	£2,500	£65	£2,500	£75
C	Hospital benefit	£800 (£25 per day)	Nil	£800 (£25 per day)	Nil
D	Personal accident				
	Death	£20,000	Nil	£5,000	Nil
	Loss of limb or sight	£20,000	Nil	£10,000	Nil
	Permanent total disablement	£20,000	Nil	£10,000	Nil
E	Baggage	£2,000	£65	£500	£75
	Single article, pair or set limit	£300	£65	£100	£75
	Valuables	£300	£65	£100	£75
	Business equipment	£400	£65	n/a	n/a
	Emergency replacement of baggage	£100	Nil	£100	Nil
F	Personal money, passport and documents	£500	£65	£250	£75
	Cash	£200	£65	£150	£75
G	Personal liability	£2,000,000 per policy	£65	£2,000,000 per policy	£75
H	Delayed departure	£300 (£20 for the first full 12 hours, £10 for each subsequent 12 hours)	Nil	n/a	n/a
I	Missed departure	£500 – Europe £1,000 – Worldwide	Nil	£500 – Europe £1,000 – Worldwide	Nil
J	UK departure assistance & missed UK connection	£500	Nil	£500	Nil
K	Legal expenses and assistance	£25,000	Nil	£10,000	Nil
L	Extended kennel and/or cattery fees	£250	Nil	£250	Nil
M	Hijack and kidnap	£5,000 (£50 per day)	Nil	£5,000 (£50 per day)	Nil
N	Concierge Services	£250	Nil	£250	Nil
O	Incarceration abroad (young traveller only)	£500	Nil	£500	Nil

The table shows the maximum benefits you can claim for each insured person (unless otherwise stated). Some sections are optional - your policy schedule will show if you selected any of these options.

Section	Cover	Premier	Policy excess	Economy	Policy excess
		Up to		Up to	
Winter sports (optional)					
P	Ski equipment	£500	£65	£500	£75
	Hired ski equipment	£250	£65	£250	£75
Q	Ski equipment hire	£300 (£15 per day)	Nil	£300 (£15 per day)	Nil
R	Ski pack	£500	Nil	£500	Nil
	Lost lift pass	£200	Nil	£200	Nil
S	Piste closure	£200 (£20 per day)	Nil	£200 (£20 per day)	Nil
T	Avalanche or landslide cover	£150 (£30 per day)	Nil	£150 (£30 per day)	Nil
Young traveller - Study cover (optional)					
U	Course fees	£2,000	£65	£2,000	£75
V	Computer equipment	£1,000	Nil	£1,000	Nil

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 you renew an existing year round policy which fell due for renewal during the trip.

General exclusions applicable to all sections of the policy

War risks, civil commotion, terrorism, (except 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), sonic bangs, radioactive contamination.

A number of sports, activities and winter sports are excluded - Please see paragraphs 4, 5 and 6 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.fco.gov.uk) or the World Health Organisation (www.who.int) has advised against all travel or all but essential travel.

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 medical practitioner in attendance, 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 or other disease where the recommended inoculations have not been undertaken.

Exclusions under Section C – Hospital benefit

Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical or other disease where the recommended inoculations have not been undertaken.

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

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.

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.

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 detainment, internment, hijack or kidnap of you has not been reported to or investigated by the police or local authority.

Exclusions under Section N – Incarceration abroad

Any costs incurred by you in relation to your imprisonment.

Exclusions under Sections P, Q, R, S and T – Winter sports

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

Exclusions under Section U – 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 V – 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 travel policy – please refer to your policy schedule for your selected cover.

Cancellation period

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 apply 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 contact 0844 579 6807 (except for Legal expenses where you should contact 0844 811 8461).

Complaints procedure

Any complaint you may have should in the first instance be addressed to the claim office or your issuing agent as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department of AXA Insurance or Citybond Suretravel.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Complaints procedure of the policy wording.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).