

	<p><b>From 00.01 on 17 March 2020, our policies will no longer provide cover for claims directly or indirectly related to a pandemic and/or epidemic, notably at this time Coronavirus (COVID-19) including any related and/or similar condition (s) howsoever called or any mutation of these.</b></p> <p><b>This policy will also not provide cover for claims relating to the fear or threat of a pandemic and/or epidemic, including but not limited to Coronavirus (COVID-19) including any related and/or similar condition(s) howsoever or any mutation of these.</b></p> <p><b>This general exclusion applies to all sections of cover with the exception of Section 2 - Emergency Medical Expenses as long as, prior to your trip commencing, the Foreign and Commonwealth Office had NOT advised against all (but essential) travel to your intended destination.</b></p> <p>Your Travel Insurance Policy Trip Travel . Year Round . Long Stay . Young Traveller 2020</p> <p>For residents of Spain only</p>	

## Summary of cover

The table shows the maximum benefits you can claim and the policy excess applicable 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 (Trip Travel and Year Round only)	
		Up to	Policy excess	Up to	Policy excess	Up to	Policy excess
1	Cancellation or curtailment (Loss of deposit)	£1,000	£95 (£25)	£5,000	£65 (£25)	£10,000	Nil (Nil)
2	Emergency medical expenses abroad	£5,000,000	£95	£7,500,000	£65	£10,000,000	Nil
	Emergency dental treatment	£250	£95	£250	£65	£500	Nil
	Burial or cremation	£2,500	£95	£2,500	£65	£2,500	Nil
3	Hospital benefit	£500 (£25 per 24hrs)	Nil	£1,000 (£25 per 24hrs)	Nil	£1,500 (£50 per 24hrs)	Nil
4	Personal accident						
	Accidental death	£5,000	Nil	£20,000	Nil	£35,000	Nil
	Loss of limb or sight	£10,000	Nil	£20,000	Nil	£50,000	Nil
	Permanent total disablement	£10,000	Nil	£20,000	Nil	£50,000	Nil
	If under 18 years of age or over 65 years of age	£1,000	Nil	£1,000	Nil	£1,000	Nil
5	Baggage	£750	£95	£2,000	£65	£3,000	Nil
	Single article, pair or set	£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
6	Personal money, passport and documents	£250	£95	£500	£65	£750	Nil
	Cash	£150	£95	£200	£65	£350	Nil
7	Personal liability	£1,000,000	£95	£2,000,000	£65	£2,000,000	Nil
8	Delayed departure	No Cover	n/a	£300 (£20 first 12 hours, £10 each other 12 hours)	Nil	£500 (£50 first 12 hours, £30 each other 12 hours)	Nil
	Abandonment	No Cover	n/a	£5,000	£65	£10,000	Nil
9	Missed departure	£500 Europe £1,000 Worldwide	Nil	£500 Europe £1,000 Worldwide	Nil	£750 Europe £1,500 Worldwide	Nil
10	Departure assistance and missed connection from your home country	£500	Nil	£500	Nil	£500	Nil
11	Legal expenses	£10,000	Nil	£25,000	Nil	£50,000	Nil
12	Extended kennel and/or cattery fees	£250	Nil	£250	Nil	£750	Nil
13	Hijack and kidnap	£5,000 (£50 per 24hrs)	Nil	£5,000 (£50 per 24hrs)	Nil	£5,000 (£50 per 24hrs)	Nil
14	Incarceration abroad (young traveller only)	£500	Nil	£500	Nil	No Cover	n/a
15	Scheduled airline failure	£1,000	£95	£1,000	£65	£2,500	Nil
<b>Gadget cover (Optional)</b>							
16	Up to 5 gadgets (cover per policy)	£2,000	£95	£2,000	£65	£2,000	Nil
<b>Travel disruption (Optional)</b>							
17	Cancellation and curtailment	£1,000	£95	£5,000	£65	£10,000	Nil
18	Substitute accommodation	£3,000	£95	£3,000	£65	£3,000	Nil
19	Enforced stay	£1,500	Nil	£1,500	Nil	£1,500	Nil
20	Missed connections	£1,000	Nil	£1,000	Nil	£1,000	Nil

## Summary of cover continued

Section	Cover	Economy		Premier		Supreme (Trip Travel and Year Round only)	
		Up to	Policy excess	Up to	Policy excess	Up to	Policy excess
<b>Golf Plus (Optional)</b>							
21	Green fees	£250	Nil	£250	Nil	£250	Nil
22	Golf equipment hire	£200 (£35 per 24hrs)	Nil	£200 (£35 per 24hrs)	Nil	£200 (£35 per 24hrs)	Nil
23	Golf equipment	£1,500	£95	£1,500	£65	£1,500	Nil
24	Hole-in-one	£75	Nil	£75	Nil	£75	Nil
<b>Business Plus (Optional)</b>							
25	Business goods or equipment	£1,000	£95	£1,000	£65	£1,000	Nil
	Business samples	£500	£95	£500	£65	£500	Nil
	Single article limit	£750	£95	£750	£65	£750	Nil
26	Business equipment delay	£500 (£100 per 24hrs)	Nil	£500 (£100 per 24hrs)	Nil	£500 (£100 per 24hrs)	Nil
27	Business equipment hire	£750 (£150 per 24hrs)	Nil	£750 (£150 per 24hrs)	Nil	£750 (£150 per 24hrs)	Nil
	Emergency courier of essential business equipment	£300	£95	£300	£65	£300	Nil
28	Business money	£1,000	£95	£1,000	£65	£1,000	Nil
	Cash limit	£500	£95	£500	£65	£500	Nil
29	Replacement staff	£1,500	£95	£1,500	£65	£1,500	Nil
<b>Wedding / Civil Partnership Plus (Optional)</b>							
30	Wedding rings (per person)	£250	£95	£250	£65	£250	Nil
	Wedding attire (per person)	£1,000	£95	£1,000	£65	£1,000	Nil
	Wedding gifts	£1,000	£95	£1,000	£65	£1,000	Nil
	Gift cash limit	£150	£95	£150	£65	£150	Nil
	Single article limit	£300	£95	£300	£65	£300	Nil
	Wedding photographs or video recording	£750	£95	£750	£65	£750	Nil
<b>Cruise Plus (Optional - Trip Travel and Year Round only)</b>							
31	Missed port	£300 (£50 per port)	Nil	£300 (£50 per port)	Nil	£300 (£50 per port)	Nil
32	Stateroom / Cabin confinement	£300 (£50 per 24hrs)	Nil	£300 (£50 per 24hrs)	Nil	£300 (£50 per 24hrs)	Nil
33	Unused pre-booked excursions	£300	Nil	£300	Nil	£300	Nil
34	Itinerary change	£300 (£50 per change)	Nil	£300 (£50 per change)	Nil	£300 (£50 per change)	Nil
35	Cruise connection	£1,500	Nil	£1,500	Nil	£1,500	Nil
<b>Winter Sports (Optional)</b>							
36	Ski equipment	£500	£95	£500	£65	£1,200	Nil
	Hired ski equipment	£250	£95	£250	£65	£600	Nil
37	Ski equipment hire	£300 (£15 per 24hrs)	Nil	£300 (£15 per 24hrs)	Nil	£500 (£25 per 24hrs)	Nil
38	Ski pack	£500	Nil	£500	Nil	£500	Nil
	lost lift pass	£200	Nil	£200	Nil	£200	Nil
39	Piste closure	£200 (£20 per 24hrs)	Nil	£200 (£20 per 24hrs)	Nil	£500 (£75 per 24hrs)	Nil
40	Avalanche or landslide	£150 (£30 per 24hrs)	Nil	£150 (£30 per 24hrs)	Nil	£500 (£75 per 24hrs)	Nil
<b>Young traveller - Study cover (Optional)</b>							
41	Course fees	£2,000	£95	£2,000	£65	No cover	n/a
42	Computer equipment	£1,000	£95	£1,000	£65	No cover	n/a

## 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 11.

### **Important information about the insurer and the intermediary**

In accordance with the Law 20/2015 of 14th July and the Royal Decree 1060/2015 of 20th November, the Insurer from whom cover has been requested, states:

1. That the insurance contract is transacted with Chaucer Insurance Company DAC registered at 38 & 39 Baggot Street Lower, Dublin 2, D02 T938.
2. That the Member State in charge of controlling the Insurer's activities is the Republic of Ireland and the Authority in charge of controlling the Insurer's activities is the Central Bank of Ireland registered at New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3, Ireland, registered at New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3, Ireland.
3. Unless otherwise stated in the insurance contract, the applicable laws are the Act 50/1980 of 8th October on Insurance Contracts, Law 20/2015, of 14th July, the Royal Decree 1060/2015 of 20th November and related subordinate legislation. The Spanish legislation on winding-up of insurance entities do not apply.

This policy is sold and administered by Citybond Suretravel. Citybond Suretravel and tifgroup are trading names of Travel Insurance Facilities Plc which is authorised and regulated by the Financial Conduct Authority, FRN 306537.

Citybond Suretravel sells travel insurance products underwritten by the insurer, explains features, limitation and exclusions of the policy, and provides services in relation to the issue, renewal or continuation of a policy.

### **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**

The person buying this insurance must be 18 years of age or over at the date of purchase.

All insured persons must be the following ages or under at the date of buying this insurance:

Trip Travel policies there is no upper age limit, but winter sports cover is restricted to all aged 70 yrs or under.

Year round policies - 85 yrs of age or under, but winter sports cover is restricted to those aged 70 yrs or under.

Long stay policies - 75 yrs of age or under, but winter sports cover is restricted to those aged 70 yrs or under.

Young traveller - 45 years of age or under.

All ages at the date of policy purchase and not date of trip departure.

### **Conditions**

You must be resident in Spain and have been for the six months prior to the date of issue, and registered with a medical practitioner for at least six months before the date of application.

You are travelling with the intention to return to your home area within your trip dates unless an extension has been agreed with us and we have confirmed this in writing.

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.

Your Citybond Suretravel insurance policy is not a private medical insurance policy and does not cover private medical treatment, private hospital costs or other related expenses incurred unless these have been specifically agreed and authorised by the Medical Emergency Assistance Company.

This policy only provides cover in the event of an accident or sudden illness that requires emergency treatment. In the event of any medical treatment becoming necessary which results in a claim under this insurance, you will be expected to allow insurers or their representatives unrestricted reasonable access to your medical records and information.

There is no cover under section 2 - Emergency medical and other expenses and section 3 - Hospital benefit for claims occurring in Spain.

You have agreed that this policy, schedule and any endorsements will only be available in English and shall be governed by and construed in accordance with the law of Spain.

All communication relating to this policy or any claims will be in English.