

# F.A.Qs

## If I apply online, will I be covered to go on holiday the same day?

Yes, provided you buy the policy before starting your trip and your trip commences and ends in your home area, you will be covered as soon as you complete the transaction. A copy of your schedule will be sent to you with links to the policy wording in order for you to print it at your own convenience. We would recommend that you enter your policy number and emergency telephone number into your mobile phone.

## How can I pay for my travel insurance?

Payment can be made by debit or credit card. Payment online is via a secure server which uses advanced encryption technology to ensure your details are safe during transmission.

## What is the policy excess ?

The policy excess is the amount that is payable by you, under certain sections of the policy, for each and every claim that you submit. The policy excess is per insured person, each and every incident, each and every section of cover where applicable.

## What is the cancellation period?

The cancellation period is the length of time you have after the purchase of your policy for it to be cancelled should it not meet your needs. Our policies offer a 14 day cancellation period, if you cancel during this time you will receive a refund of the premium providing you have not travelled and no claim has been made. The cancellation will be subject to a deduction of a £5 admin fee.

## Are the benefits per person?

Yes, all policy benefits are per person with the exception of the **personal liability** section which applies per policy.

## What is Insurance Premium Tax?

Insurance Premium Tax (or IPT as it is often known), is a tax on general insurance premiums.

## Is Insurance Premium Tax (IPT) included in the prices shown?

Our policy premiums are inclusive of the applicable rate of Insurance Premium Tax, except for residents of the Channel Islands and the Isle of Man where IPT does not apply.

## My eldest child will turn 18 whilst we are away. Will that make a difference to the premium?

Our policy premiums are based at the age of all insured's at the date of policy purchase.

## What can I do to make sure that nobody sees the financial information I input into the site?

We utilise the strongest available security systems to protect any financial transactions carried out on our website. Information such as credit card details are automatically protected using a Secure Socket Layer (SSL) between your computer and ours. SSL prevents impersonation. Click on the padlock symbol at the bottom of the screen to reveal our registration certificate issued by Thawte, a leading internet security company. SSL also encrypts data from the time it leaves your computer, until it reaches us, so there is almost no chance of your details being stolen or hijacked as it travels over the internet.

## What happens if, after reading my policy document, I don't think it meets my requirements?

Our policies offer a 14 day cancellation period, if you cancel during this time you will receive a refund of premium, providing you have not travelled and no claim has been made. The cancellation will be subject to a deduction of a £5 admin fee.

## Where can I obtain a copy of the Policy details / policy wording?

For details of our policy wording, please [click here](#).

## How do I buy a policy?

Purchasing our policies online could not be easier, simply choose the option to obtain a quotation and then follow the on-screen instructions.

## When should I start my annual travel insurance policy?

If you have already made your travel plans we would recommend that your annual policy commences with immediate effect in order for you to start benefiting from cancellation cover. If you are still planning your trip, our annual policies can be purchased up to 3 months in advance, cancellation cover will be provided from the specified commencement date.

## What happens about the renewal of my policy?

You will receive a reminder about 3 weeks before your policy is due to expire. If you have chosen to take advantage of our automatic renewal service (where offered), you do not need to contact us, unless anything has changed, as we will use the details you gave us last year to renew your annual policy. We will tell you about any changes to the premium or the policy terms & conditions. If you arranged cover for any existing medical conditions, you will need to tell us about them again if you still want cover for them.

Please contact us by email [info@citybond.co.uk](mailto:info@citybond.co.uk) or by calling 0800 093 4647 if you do **not** wish to accept the renewal or any of your information has changed. You can opt-out of this service at any time by contacting us.

## What is the longest period of time that I can have cover for?

Our single trip policies can cover trips up to 100 days and our long stay option can cover trips up to 18 months.

## MEDICAL

### What type of medical condition do I need to declare?

Please refer to the **important conditions relating to health** detailed within the [policy wording](#).

### I have an existing medical condition; can I still have cover under this policy?

Cover may still be offered but this is subject to you declaring your medical condition/s through our screening service Healthcheck247. This can be integrated within your quotation or please [click here](#) and follow the simple online instructions.

### A member of my family (not travelling) has an existing medical condition; am I covered to cancel or return home?

Subject to certain policy terms and conditions, cover may be provided. Please refer to the **important conditions relating to health** detailed within the [policy wording](#).

### My doctor told me that it would be unwise to travel abroad. Does this invalidate my policy?

Unfortunately, our policy will not cover you if you travel against medical advice. If you are unable to travel then you may be entitled to submit a claim for cancellation

### A member of my family or travelling party has an existing medical condition; can they still have cover under this policy?

All insured persons with existing medical conditions must declare their condition(s) through our medical screening service [Healthcheck247](#).

### I am currently under a course of treatment with my GP. Should I declare this to the insurance company?

Yes, you should contact our screening department [Healthcheck247](#) to advise them of your medical condition(s).

### What is the European Health Insurance card (EHIC)?

The European Health Insurance Card (EHIC) entitles United Kingdom residents access to necessary state-provided medical treatment, during a temporary visit in the European Economic Area (EEA) countries and Switzerland - at a reduced cost or free of charge. Please [click here](#) to apply.

### What are the benefits of using the EHIC?

Use of the EHIC removes the policy excess in the event of requiring medical assistance abroad or when submitting a medical expenses claim, where valid. The EHIC also entitles access to necessary state-provided medical treatment at a reduced cost or free of charge. Please [click here](#) to apply.

## Sports Activities

### If the pistes are closed in my resort, can I claim for not being able to ski?

If you are prevented from skiing at the pre-booked resort for more than 12 consecutive hours because insufficient snow or an avalanche results in the skiing facilities (excluding cross-country skiing) in your resort being closed and it is not possible to ski, we will pay up to the policy benefit shown in the terms and conditions subject to the appropriate winter sports premium being paid. Please refer to the [piste closure](#) section of the policy wording.

### Can we extend our winter sports cover beyond 17 days on Year Round cover?

No, 17 days is the maximum days allowed on our Year Round policies. If you require cover for longer than 17 days, this can be arranged under a single trip policy.

### If I get hurt whilst on a skiing holiday and have not taken out winter sports cover, would I be covered?

No, for protection against certain losses occurring whilst skiing, you would need to upgrade your policy to include winter sports cover.

### I might want to take part in extreme sports while I'm away. How will I know if they are covered?

Certain sports and activities are automatically covered on our sport and activities list detailed in the policy wording. If you are unsure of whether your activity will be covered, please [contact us](#) for clarification.

### Under the winter sports cover, can I ski or snowboard off piste?

Skiing and snowboarding off piste is covered within the resort boundaries only.

### I quite fancy having a go at parascending off the beach or maybe even bungee jumping. Would I be covered if I had an accident?

Our sports and activities list, detailed in the [policy wording](#), offers automatic cover for over 100 activities, including bungee jumping and parascending over water.

## Geographical Areas

### 1. What countries are covered under each area?

**United Kingdom:** including Great Britain, Northern Ireland and the Isle of Man.

**Europe:** Albania, Andorra, Armenia, Austria, Azerbaijan, Belgium, Belarus, Bosnia-Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark (including Faeroe Islands), Egypt, Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Islands), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia & Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway (including Jan Mayen, Svalbard Islands), Poland, Portugal (including Azores & Madeira), Romania, Russia (European), San Marino, Serbia (including Kosovo), Slovakia, Slovenia, Spain (including Balearic and Canary Islands), Sweden, Switzerland, Tunisia, Turkey, Ukraine, **United Kingdom** and Vatican City.

**Australia & New Zealand:** Mainland Australia, Tasmania, New Zealand and their dependencies.

**Worldwide excluding USA, Canada & the Caribbean:** Worldwide, excluding United States of America, Canada and all islands in the Caribbean Sea and the Bahamas.

**Worldwide including USA, Canada & the Caribbean:** All countries worldwide.

## Payment

### 1. How can I pay for my Citybond Suretravel travel insurance?

Payment can be made by debit or credit card. Payment online is via a secure server which uses advanced encryption technology to ensure your details are safe during transmission.

## Policy Documents

### 1. Do I need to carry my policy with me when travelling?

You should take your policy wording and proof of insurance with you to ensure that you understand the extent of your cover. We would also recommend that you enter your policy number and emergency telephone number into your mobile phone.

### My computer has crashed / I don't have a printer, can you send my documents?

Duplicate policy documentation can be sent to you, but may be subject to an administration fee. To request copies please [contact us](#) for this to be arranged.

#### How will I receive my policy documents?

Your policy details will be sent electronically to the e-mail address you provide when completing your purchase.

## Product Information

### 1. When does my coverage begin? When does it end?

**Trip Travel, Young Traveller, Long Stay:** Cancellation cover will start with immediate effect upon purchase of the policy, with all other benefits starting upon commencement of the trip. Most policy benefits will expire upon completion of the trip.

**Year Round:** Cancellation cover will begin from the chosen policy start date (no more than 3 months after the purchase date), with all other policy benefits starting upon commencement of the trip. Most policy benefits will cease 365 days after the policy start date.

### What happens if I'm the victim of a terrorist attack whilst abroad?

Our policy provides cover under the **emergency medical and other expenses, hospital benefit** and **personal accident** sections in the unfortunate event of a terrorist act. Claims associated with terrorism under any other section of the policy are excluded.

### Do you offer cover if I am pregnant?

Our policies provide cover for unforeseen injury, illness, disease or complications as a direct result of pregnancy.

### Does my policy cover repatriation?

Yes, repatriation cover is provided as part of the **emergency medical and other expenses** section of the policy. In the event that you need to be repatriated, contact must be made with our assistance providers in order to approve this and make the necessary arrangements on your behalf.

### Will we be covered if we travel independently on our Year Round policy?

Our Year Round policies allow all policyholders to be covered when travelling independently of each other.

### Can I purchase a policy for my child only?

Yes, cover can be purchased for child only policies.

### Can my grandchildren be insured on my policy?

We allow grandparents and grandchildren to be covered under the same policy using the definition of family cover.

### What country should I select if I'm going on a cruise?

Please refer to the geographical area definition detailed in the **policy wording**, if you are travelling to a destination not listed under Europe you must choose the appropriate worldwide destination as specified in our terms and conditions.

### Do you have any age limits?

Our policies have age restrictions applicable, please refer to the **policy wordings** for clarification of our age limits.

### Can you arrange travel insurance for someone who is not travelling from the UK?

Our policies are available to you if you are permanently resident in the United Kingdom or European Union and have been for the past six months prior to the date of issue, and registered with a medical practitioner in the United Kingdom or European Union. Trips must commence and end in your country of residence.

### I'm travelling in more than one country during my trip, can I still get a policy?

Our policies have no limitation to the number of countries you can travel to, providing you have paid for the correct geographical area.

### have a couple Year Round policy - will my partner and I still be covered if we go on separate holidays?

Our Year Round policies allow all named insured persons to be insured when travelling independently of each other.

### have a family Year Round policy - will my children be covered if they go on a holiday with their school?

Our Year Round policies allow all named insured persons to be insured when travelling independently of each other.

### I have a current policy which lapses two days before the end of my trip. When should my new policy start?

We will provide you with your policy expiry notification in good time (normally 21 days). This will allow you to purchase a new policy to commence from the expiry date of your existing cover. This must be arranged prior to travel for cover to continue.

### Can I be covered whilst working during my trip?

Our policies cover non-manual work including bars, restaurants and other non-hazardous work (e.g. office and managerial work).