

# Your Travel Insurance Policy

Trip Travel · Year Round · Long Stay · Young Traveller

2019

Master Policy Number: RTACT40002

**Citybond**  
**Suretravel**  
superior travel insurance

[www.citybond.co.uk](http://www.citybond.co.uk)

## 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 and 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	£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
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	£3,000,000	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	UK departure assistance and Missed UK connection	£500	Nil	£500	Nil	£500	Nil
11	Legal expenses and assistance	£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	£20,000 (£100 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

# In a medical emergency abroad

- first check that the circumstances are covered by this policy
- Telephone 24 hour/365 days Emergency Assistance Facilities on:  
+ 44 (0) 203 824 0711
- Quote Master Policy Number RTACT40002

## Important telephone numbers

Medical assistance abroad	+ 44 (0) 203 824 0711
Travel claims	0203 824 0712 Monday to Friday 8am - 8pm, Saturday 9am - 1pm.
Medical screening	0333 207 0588 or <a href="http://www.healthcheck247.com">www.healthcheck247.com</a>
Legal expenses and assistance	0161 228 3851

Valid for policies issued between 1st January 2019 and 31st December 2019, for all departures up to 31st December 2020.

*Policy arranged by*

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