



CoverForYou CYTI
Policy Summary HC8





TRAVEL INSURANCE POLICY SUMMARY

The purpose of this Policy Summary is to help **You** understand the insurance by setting out the significant features, benefits, limitations and exclusions. **You** still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions.

This Policy Summary does not form part of the Policy Wording.

INSURANCE PROVIDER

This insurance is underwritten by HCC Insurance.

PURPOSE OF THE INSURANCE

The purpose of this travel insurance policy is to provide cover for losses arising as a result of specified events that occur before or during a **Trip**, including: Emergency medical expenses, **Theft** or **Loss of Baggage** and cancellation.
The cover provided is subject to certain limits and excesses, as set out in the Schedule of Benefits (see the final two pages of this Policy Summary).

SIGNIFICANT FEATURES, CONDITIONS AND EXCLUSIONS

The cover provided is subject to certain conditions and exclusions. The table below sets out the significant features of the cover and the conditions and exclusions that apply. To ensure the policy is suitable for **You**, **You** are advised to read the Policy Wording which sets out all of the features, conditions and exclusions.

SIGNIFICANT FEATURES	CONDITIONS AND EXCLUSIONS	POLICY WORDING REFERENCE
<p>Emergency Medical Expenses</p> <p>The following limits and excesses apply per person, per incident:</p>	<p>The cover provided includes:</p> <ul style="list-style-type: none"> » emergency medical, surgical and hospital treatment and ambulance costs; » additional accommodation and travel expenses if You cannot return to the United Kingdom as scheduled; and » repatriation to the United Kingdom if it is medically necessary. 	Page 17, Section B1
<p>Prestige cover: Up to £10,000,000 (£95 Excess)</p>	<p>Significant Conditions:</p> <ul style="list-style-type: none"> » If You need inpatient medical treatment, You must contact the Medical Emergency Assistance Company, immediately on phone number +44 (0)203 137 6651; and » Additional accommodation and travel expenses and repatriation costs must be approved in advance by the Medical Emergency Assistance Company. 	Page 12, 'Medical and Other Emergencies'
<p>Prestige Plus cover: Up to £10,000,000 (£95 Excess)</p>		
<p>Prestige Ultimate cover: Up to £10,000,000 (£95 Excess)</p>	<p>Significant Exclusions:</p> <p>Cover is not provided if:</p> <ul style="list-style-type: none"> » the claim relates to any heart condition, any circulatory condition, any respiratory condition, any cancerous condition or any cerebral condition (relating to the brain) which You knew about when You bought this insurance unless the condition has been declared to and accepted by Us in writing; » the claim relates to You having a medical condition for which You are taking prescribed medication or You have seen a hospital specialist or needed inpatient treatment within the last 24 months unless the condition has been declared to and accepted by Us in writing when You bought this insurance; » You are travelling against medical advice or with the intention of receiving medical treatment; » You are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms when You buy this insurance and/or at the time of commencing travel or You have been given a terminal prognosis; or » the claim relates to pregnancy or childbirth if You are more than 26 weeks pregnant at the start of or during Your Trip. » <p>If You are an Annual Multi-Trip Policyholder and after You have paid Your insurance premium You are diagnosed with a heart condition, a circulatory condition, a respiratory condition, cancer or if You receive in-patient medical treatment or if You are placed on a waiting list for investigation or medical treatment, You must contact Us on 0203 137 8983. We have the right to alter the terms of cover in line with the change in risk.</p>	Page 8, 'Health Conditions' Page 15, General Exclusions, numbers 1 and 22

SIGNIFICANT FEATURES

CONDITIONS AND EXCLUSIONS

POLICY WORDING REFERENCE

<p>Your Personal Money</p> <p>The following limits and excesses apply per person, per incident (please see the Table of Benefits for cash limits for persons 17 years of age or under):</p> <p>Prestige cover: Up to £200 (£200 cash limit, £95 Excess)</p> <p>Prestige Plus cover: Up to £300 (£300 cash limit, £70 Excess)</p> <p>Prestige Ultimate cover: Up to £500 (£400 cash limit, £50 Excess)</p>	<p>Cover is provided for cash and traveller's cheques lost or stolen during Your Trip.</p> <p>Significant Conditions:</p> <ul style="list-style-type: none"> » In the event of a claim, You must be able to provide evidence of ownership and value (for example, receipts, bank statements or cash-withdrawal slips). <p>Significant Exclusions:</p> <p>Cover is not provided if:</p> <ul style="list-style-type: none"> » You do not report the Loss or Theft of personal money to the police within 24 hours of discovering it and do not obtain a written police report; or » if, at the time of Loss or Theft, the personal money was not carried with You or held in a locked safety deposit facility. 	<p>Pages 21, Section F3</p>
<p>Excluded Countries</p>	<p>The geographical area which You are entitled to travel to is shown on Your Policy schedule. No cover is provided for claims arising where You have travelled to a specific country or to an area where, prior to Your Trip commencing, the Foreign and Commonwealth Office (FCO) have advised against all (but essential) travel.</p>	<p>Pages 10, 'Geographical Areas' and Page 15, General Exclusions, numbers 4 and 13</p>
<p>Age Limits</p>	<p>To be eligible for cover all persons must be 65 years of age or under at the date of buying this insurance. The person buying this insurance must be 18 years of age or over at the date of purchase.</p>	<p>Page 9, 'Age Limits'</p>
<p>Residency</p>	<p>You and all other insured persons must have Your main Home in the UK, have a UK National Insurance number and be registered with a General Practitioner in the UK at the time You buy or renew this policy. Residents of the Channel Islands and Isle of Man must have their main Home in the Channel Islands or the Isle of Man respectively and be registered with a local Doctor.</p>	<p>Page 8, 'Residency'</p>
<p>Sports and Activities</p>	<p>You must contact the CoverForYou Sales and Support Team by e-mailing cytisaless@coverforyou.co.uk if You are planning to participate in a sport or activity which is not shown in the list of covered activities on pages 29 to 36 of the policy wording. Please note that if using a two-wheeled motor vehicle as a driver or passenger You must wear a crash helmet and the driver must hold a valid UK .license, or if You are a passenger the driver must hold a license permitting him or her to drive the two-wheeled motor vehicle under the laws of the country in which Your are travelling.</p>	<p>Pages 8 and 38 to 45, 'Sports and Activities' and Pages 13 and 14, General Exclusions, number 17</p>
<p>Upgrades</p>	<p>By paying an additional premium You are entitled to upgrade Your policy to include Winter sports cover, Golf cover, Business cover, Wedding cover, Cruise cover, Natural catastrophe Cover, Gadget Cover or an Excess waiver. Please call the CoverForYou Sales and Support Team on 0203 137 8983 for further details.</p>	<p>Page 10, 'Upgrades' and Pages 27 to 32, Sections N to X</p>
<p>Law and Jurisdiction</p>	<p>This policy will be governed by English law and You and We agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless You reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction, unless agreed to the contrary by Us before the start date of Your policy. The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.</p>	<p>Page 7, 'Law and Jurisdiction'</p>

PERIOD OF INSURANCE

Cover for cancellation starts at the time **You** book the **Trip** or pay the insurance premium, whichever is later. If **You** have arranged an Annual Multi-**Trip** policy, cover for cancellation starts at the time that **You** book the **Trip** or the first day of the **Period of cover** as shown on **Your Policy schedule**, whichever is later. For all types of policies cover for cancellation ends as soon as **You** start **Your Trip**.

Cover under all other sections starts when **You** leave **Your Home** address in the **United Kingdom** (but not earlier than 24 hours before the booked departure time) or from the first day of the **Period of cover** as shown on **Your Policy schedule**, whichever is the later.

Cover ends when **You** return to **Your Home** address in the **United Kingdom** (but not later than 24 hours after **You** return to the **United Kingdom**) or at the end of the **Period of cover** as shown on **Your Policy schedule**, whichever is earlier. If **You** have arranged a One-Way policy, cover ends 24 hours after **You** first leave immigration control in **Your** final country of destination or at the end of the **Period of cover** as shown on **Your Policy schedule**, whichever is earlier.

Cover cannot start after **You** have left the **United Kingdom**. Each **Trip** must begin and end in the **United Kingdom**. If **You** have purchased a Single **Trip** **You** are covered for one **Trip** of up to 94 days. The start and end dates of **Your Trip** are set out on **Your Policy schedule**.

If **You** have purchased an Annual Multi-**Trip** policy, **You** are covered to travel as many times as **You** like within the **Period of cover** provided no single **Trip** lasts longer than the following durations.

- » Prestige cover - 32 days
- » Prestige Plus cover - 45 days
- » Prestige Ultimate cover - 62 days

If **You** have purchased a Winter Sports Annual Multi-**Trip** policy, cover is also provided for up to 18 days in total for winter sports within the **Period of cover**. Cover is only provided in the **United Kingdom** if **You** stay in accommodation which **You** have paid for in advance of the date **You** depart on **Your Trip** or if **You** have paid for public transport or air fares in advance of the date of departure to enable **You** to reach **Your** destination in the **United Kingdom**. All trips within the **United Kingdom** must be for at least two nights away from where **You** usually live.

'COOLING-OFF' PERIOD AND YOUR RIGHT TO CANCEL YOUR POLICY

If this cover is not suitable for **You** and **You** want to cancel **Your** policy, **You** must contact CoverForYou within 14 days of buying **Your** policy or the date **You** receive **Your** policy documents. In line with the terms outlined below CoverForYou will refund a proportion of the premium **You** have paid within 30 days of the date **You** contact the CoverForYou Sales and Support Team to ask to cancel the policy.

If **You** are a Single **Trip Policyholder**, **We** will not refund **Your** premium if **You** have travelled or made a claim before **You** asked to cancel the policy within the 14-day period.

If **You** are an Annual Multi-**Trip Policyholder** and **You** have travelled or made a claim before **You** asked to cancel the policy within the 14-day period, **We** will only refund a proportionate amount of **Your** premium.

To obtain a refund, please write to

CoverForYou Sales and Support Team, Suite D0060, The Long Lodge, 265 - 269 Kingston Road, Wimbledon, London, SW19 3FW,

e-mail cytisales@coverforyou.co.uk or

phone **02034752637**

CLAIM NOTIFICATION

You can make a claim for all sections by contacting:

Claims Settlement Agencies, 308-314 London Road, Hadleigh Benfleet Essex SS7 2DD

Phone: **00 44 (0) 844 375 6155**

E-mail: info@csal.co.uk

You can make a claim under section Z by:

Contacting the **administrator** on **0333 999 7924** (local rate call) within 2 working days of discovering the incident (or in the event of an incident occurring outside of the **United Kingdom**, within 2 working days of returning to the **United Kingdom**). **You** will be sent a claim form.

YOUR RIGHT TO COMPLAIN

We are dedicated to providing **You** with a high quality service and want to ensure that this is maintained at all times. If **You** feel that **We** or another party connected with this Policy have not offered a first class service then please contact:

In relation to sales and administration matters:

CoverForYou Complaints Team, Suite D0060, The Long Lodge, 265 - 269 Kingston Road, Wimbledon, London, SW19 3FW.

E-mail: complaints@coverforyou.co.uk

Claims Complaints Team.
308-314 London Road
Hadleigh
Benfleet

Essex
SS7 2DD
Phone: 00 44 (0) 844 375 6155
E-mail: claims-complaints@CoverForYou.co.uk

In relation to claims under section Z:

Citymain Administrators Ltd, Enterprise House, Isambard Brunel Road, Portsmouth, PO1 2RX,
Phone: **0333 999 7924 (local rate call)**
E-mail: **customerrelations@citymain.com**

To help **us** to deal with **your** comments quickly, please quote **your Policy schedule**/claim number and the **Policyholder/Insured person's** name.
If **You** are still not satisfied with the outcome of **your** complaint, **You** may be entitled to refer the matter to the Financial Ombudsman Service. This will not affect **your** right to take legal action against **us**.

The Financial Ombudsman Service

Exchange Tower

London E14 9SR

Phone: **0800 023 4 567** - calls to this number are now free on mobile phones and landlines

0300 123 9 123 - calls to this number cost no more than calls to 01 and 02 numbers

+44 20 7964 1000 (for calls from outside the UK)

Fax: **020 7964 1001 (main fax)**

E-mail: **complaint.info@financial-ombudsman.org.uk**

You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on **Your** behalf.

ARE WE COVERED BY THE 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).

TABLES OF BENEFITS

* Excess

When claiming under certain sections listed in the following tables, **You** have to pay the first part of a claim.

The **Excess** will apply to each person claiming, and to each incident and to each section of the policy under which a claim is made.

TABLE OF BENEFITS FOR SINGLE TRIP AND ANNUAL MULTI-TRIP COVER

Section	Benefits	Prestige		Prestige Plus		Prestige Ultimate	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
A	Cancelling your trip	£1,500	£95	£2,500	£70	£6,000	£50
B1	Medical and other expenses outside of the United Kingdom	£10,000,000	£95	£10,000,000	£70	£10,000,000	£50
	Emergency dental treatment	£400	£95	£400	£70	£400	£50
B2	Expenses within the United Kingdom	£5,000	£95	£10,000	£70	£15,000	£50
B3	Hospital benefit	£50 for each 24 hour period up to £2,000	Nil	£50 for each 24 hour period up to £2,000	Nil	£50 for each 24 hour period up to £2,000	Nil
B4	Mugging benefit	£100	Nil	£200	Nil	£250	Nil
C	Cutting your trip short	£1,500	£95	£2,500	£70	£3,500	£50
D1	Missed departure	£100	Nil	£500	Nil	£1,000	Nil
E1	Travel delay	£35 for each full 12 hour delay up to £100	Nil	£35 for each full 12 hour delay up to £250	Nil	£50 for each full 12 hour delay up to £350	Nil
E2	Abandoning your trip	£1,500	£95	£2,500	£70	£3,500	£50
F1	Personal belonging and baggage	£1,250	£95	£2,250	£70	£3,500	£50
	Including: One item/Pair or set of items limit	£150		£200		£300	
	Including: Valuables limit	£150		£200		£300	
F2	Delayed baggage	£50 after each 12 hour period of delay up to £150	Nil	£100 after each 12 hour period of delay up to £400	Nil	£150 after each 12 hour period of delay up to £450	Nil
F3	Personal money	£200	£95	£300	£70	£500	£50
	Including: Cash limit	£200		£300		£400	
	Including: Cash limit if 17 years of age or under	£25		£50		£75	
F4	Passport and travel documents	£100	Nil	£100	Nil	£300	Nil
Z1	Inclusive gadget cover <i>Please see section Z2 for optional upgrades</i>	Nil	Nil	Nil	Nil	Nil	Nil
G	Personal Accident:	Nil	Nil	£10,000	Nil	£20,000	Nil
	Death benefit if between 18 and 75 years of age inclusive	Nil	Nil	£10,000	Nil	£20,000	Nil
	Death benefit if 17 years of age or under	Nil	Nil	£1,000	Nil	£1,000	Nil
	Loss of limb or sight	Nil	Nil	£10,000	Nil	£15,000	Nil
	Permanent total disablement	Nil	Nil	£10,000	Nil	£20,000	Nil
H	Personal liability	£1,000,000	£95	£1,500,000	£70	£2,000,000	£50
I	Legal expenses	£20,000	Nil	£30,000	Nil	£30,000	Nil
J	Hijack	£100 per day up to £1,000	Nil	£200 per day up to £2,000	Nil	£250 per day up to £2,500	Nil
K	Uninhabitable accommodation	£200	Nil	£350	Nil	£500	Nil
L	Pet care	£25 per day up to £250	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
M1	Scheduled airline failure	£2,500 (Annual Multi-Trip Only)	Nil	£2,500	Nil	£2,500	Nil
M2	End-Supplier failure	Nil	Nil	Nil	Nil	£2,500	Nil

* **Your** policy **Excess** for section B1 will be reduced to £0 if **Your** medical costs are reduced as a result of using **Your** EHIC or Medicare being involved.

*Excess

If **you** need to make a claim under certain sections listed in the tables above and below, **we** will deduct the amount shown in respect of the policy **Excess** from the sum **we** pay **you** for any valid claim. The **Excess** will apply to each person claiming, and to each incident and to each section of the policy under which a claim is made. When dealing with claims under section A where a claim is being made for cancelling more than one **trip** due to one incident, an **Excess** for each person claiming and for each **trip** will be deducted.

By paying the required premium for an **Excess** waiver, all excesses referred to in the table above or below will be reduced to nil.

TABLE OF BENEFITS FOR WINTER SPORTS COVER

Winter sports cover is only available if **you** pay the required extra premium.

Section	Benefits	Prestige		Prestige Plus		Prestige Ultimate	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
N1	Winter sports equipment you own	£500	£95	£750	£70	£1,000	£50
	Including: One item/ Pair or set of items	£250		£375		£500	
	Hired winter sports equipment	£150		£200		£400	
N2	Winter sports equipment hire	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
N3	Lift pass	£250	£95	£500	£70	£750	£50
O	Ski pack	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
P	Piste closure	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
Q	Avalanche and Landslide closure	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
R	Physiotherapy in the United Kingdom	Nil	Nil	£350	Nil	£350	Nil

TABLE OF BENEFITS FOR GOLF COVER

Golf cover is only available if **you** pay the required extra premium.

Section	Benefits	Prestige		Prestige Plus		Prestige Ultimate	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
S1	Golf equipment	£1,000	£95	£1,500	£70	£2,000	£50
	Including: One item/ Pair or set of items	£250		£375		£500	
S2	Golf equipment hire	£25 per day up to £250	Nil	£40 per day up to £400	Nil	£50 per day up to £500	Nil
T	Green fees	£25 per day up to £250	Nil	£40 per day up to £400	Nil	£50 per day up to £500	Nil

TABLE OF BENEFITS FOR BUSINESS COVER

Business cover is only available if **you** pay the required extra premium.

Section	Benefits	Prestige		Prestige Plus		Prestige Ultimate	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
U1	Business equipment	£1,000	£95	£1,500	£70	£2,000	£50
	Including: One item/ Pair or set of items	£250		£500		£1,000	
	Business samples	£500	£95	£750	£70	£1,000	£50
	Including: One item/ Pair or set of items	£250		£375		£500	
U2	Business money	£500	£95	£500	£70	£500	£50
	Including: Cash limit	£300		£300		£300	
V	Replacing staff	£1,000	Nil	£1,500	Nil	£2,000	Nil

TABLE OF BENEFITS FOR WEDDING COVER

Wedding cover is only available if **you** pay the required extra premium.

Section	Benefits	Prestige		Prestige Plus		Prestige Ultimate	
		Sum insured up to:	Ex-cess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
W1	Ceremonial attire	£1,000 per person	£95	£1,500 per person	£70	£2,000 per person	£50
W2	Wedding gifts	£500 per couple	£95	£750 per couple	£70	£1,000 per couple	£50
	Including: One item/Pair or set of items	£250		£375		£500	
W3	Wedding rings	£500	£95	£750	£70	£1,000	£50
W4	Photographs and video recording	£500	£95	£750	£70	£1,000	£50

TABLE OF BENEFITS FOR NATURAL CATASTROPHE COVER

Natural catastrophe cover is only available if **You** pay the required extra premium. The following cover is provided for each **insured person** in the event **Your** outward or return journey is disrupted for more than 24 hours due to a **Natural catastrophe**. The sums insured in the table below will be reduced by 75% in certain circumstances – please see page 29 for full details. No **Excess** will apply to claims made under sections X1 to X8.

Section	Benefits	Prestige		Prestige Plus		Prestige Ultimate	
		Sum insured up to:	Ex-cess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
X1	Cancellation	£1,500		£2,500		£6,000	
Cover for the following additional costs:							
X2	Stranded at the United Kingdom departure point	£100 for a 24 hour delay		£100 for a 24 hour delay		£100 for a 24 hour delay	
X3	To reach your intended destination	£200		£200		£200	
X4	Stranded on international connection	£150 for each 24 hours up to £750		£150 for each 24 hours up to £750		£150 for each 24 hours up to £750	
X5	Stranded on your return journey Home	£150 for each 24 hours up to £750		£150 for each 24 hours up to £750		£150 for each 24 hours up to £750	
X6	Travel expenses to get Home	£2,000		£2,000		£2,000	
X7	Car parking	£50 for each 24 hours up to £250		£50 for each 24 hours up to £250		£50 for each 24 hours up to £250	
X8	Kennel or cattery fees	£50 for each 24 hours up to £250		£50 for each 24 hours up to £250		£50 for each 24 hours up to £250	

TABLE OF BENEFITS FOR CRUISE COVER

Cruise cover is only available if **you** pay the required extra premium.

Section	Benefits	Prestige		Prestige Plus		Prestige Ultimate	
		Sum insured up to:	Ex-cess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
Y1	Missed port	£50 per port up to £250		£75 per port up to £375		£100 per port up to £500	
Y2	Stateroom/cabin confinement	£50 per 24 hours up to £250		£75 per 24 hours up to £375		£100 per 24 hours up to £500	
Y3	Unused excursions	£300	£95 Excess	£500	£70 Excess	£750	£70 Excess

TABLE OF BENEFITS FOR GADGET COVER

Optional **Gadget** Cover Extension is only available if **you** pay the required extra premium. Cover and **Excess** amount applies on a per policy basis except for groups of individuals where it applies per person.

Section	Benefits	Prestige		Prestige Plus		Prestige Ultimate	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
Z2	Gadget Optional Extension 1	£1,000	£95	£1,000	£70	£1,000	£50
	Single Item Limit	£500		£500		£500	
	Unauthorised Usage	£1,000	Nil	£1,000	Nil	£1,000	Nil

All of this policy is underwritten by HCC International Insurance Company plc, a subsidiary of HCC Insurance Holdings, Inc., HCC International Insurance Company plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Registered in England and Wales No. 01575839. Registered office: 1 Aldgate, London, EC3N 1RE. Financial Services Register number 202655. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk or contacting the Financial Conduct Authority on 0800 111 6768.