

Travel Insurance

Travel insurance is a vital aspect to booking a holiday, giving you protection against unforeseen circumstances that could otherwise spoil your holiday, **and it is a requirement on all our holidays outside the UK.** It is important that you purchase travel insurance that properly covers your participation in whatever activities you may undertake while on holiday, at the time that you make your booking.

Due to changes in the regulations that came in to force at the beginning of January 2009 we are no longer allowed to sell travel insurance directly as we have done in the past. However, to assist you in purchasing travel insurance we have made an arrangement with Citybond Suretravel (a division of Citybond Holdings plc.) to offer a suitable policy to our clients.

Citybond will provide Bike Adventures customers with a Travel Insurance policy that has an added **Sporting Activities Endorsement, to ensure that you are fully covered while participating in a (non-competitive) cycling holiday. (Please note the full terms of the Sporting Activities Endorsement shown over the page). If you are considering buying insurance elsewhere it is important that you ensure that it will cover you for activities such as cycling, as many standard policies do not.**

Citybond Suretravel, (a division of Citybond Holdings Plc.), is underwritten by the **Europ Assistance Group**, a leading travel insurance provider of underwriting and travel assistance services for over 40 years. Citybond Holdings and Europ Assistance Holdings are both authorised and regulated by the Financial Services Authority.

Multi-lingual staff at the Emergency Assistance service, provided by Europ Assistance, are on call 24 hours a day, 365 days of the year and they will resolve any problem in the most efficient, suitable and practical way available at the time. Europ Assistance also provides the claims assessment service and we are confident that any claims you may have will be handled quickly and efficiently.

**To arrange cover simply call Freephone: 0800 093 4647 and quote Reference Number: BIK09
Payment is made directly to Citybond by credit card or cheque**

IMPORTANT: STRICT MEDICAL HEALTH REQUIREMENTS

Your policy contains restrictions regarding Pre-Existing Medical Conditions of the people travelling and of other people upon whose health the trip may depend. **YOU ARE ADVISED TO READ YOUR POLICY CAREFULLY** and to read the information below and to sign the insurance declaration on the booking form.

The **Citybond Suretravel** policy operates on the basis that all Insured Persons are not travelling against medical advice or with the intention of obtaining medical treatment abroad. The insurance will NOT cover you if you have any undiagnosed symptoms that may require treatment in the future (i.e. symptoms for which you are awaiting investigations/consultations, or awaiting results of investigations, and where the underlying cause has not been established).

No claim arising directly or indirectly from a Pre-Existing Medical Condition affecting an Insured Person will be covered unless:

- You have declared that condition to the Underwriters; and
- You have declared any changes in your health or prescribed medication; and
- The Underwriters have accepted that condition or change in condition for insurance in writing prior to departure.

Note: A Pre-Existing Medical Condition is considered to be:

- Any medical or psychological sickness, disease, condition, injury or symptom of which you are aware for which you have required treatment, medical consultation(s), prescribed medication or follow-ups at any time **during the 2 years** prior to the commencement of cover under this policy and/or prior to the trip;
- and/or any cardiovascular problems (e.g. heart attack, angina, chest pain, palpitations, any other heart condition, hypertension (raised blood pressure), blood clots, raised cholesterol); any cerebrovascular problems (e.g. stroke, transient ischaemic attack, brain haemorrhage), of which you are aware, that have occurred **at any time** prior to the commencement of cover under this policy and/or prior to the trip (A full definition is shown in the policy document.)

When you purchase your Citybond Suretravel, by phone, the advisor will ask about any Pre-existing Medical Conditions, or a change in your state of health or prescribed medication and will advise you if any additional payments are required.

Failure to declare any Pre-existing Medical Condition that is relevant to the insurance may invalidate the Policy.

IMPORTANT NOTICE

In accordance with guidance from the Association of British Insurers, your attention is drawn to some important features of your policy as follows:

Policy document: You should read the document carefully. It gives you full details of what is and what is not covered, and the terms and conditions of cover.

Material Facts: You must declare all material facts that are likely to affect this insurance. Failure to do so may prejudice your entitlement to claim. If you are uncertain as to whether a fact is material, you should declare it to the Underwriters.

Trip Limits: The policy contains strict limits on the length of time you can spend travelling abroad on each trip. Travelling or intending to travel in excess of the trip limits will invalidate any claims relating to that particular trip.

Age Limit: No section of the policy shall apply in respect of any Insured Person who has reached the age of 86 years at the date of application.

Complaints: Your insurance policy has a complaints procedure which tells you what steps you can take if you wish to make a complaint.

'Cooling off' period: If, after reading your policy, you are not satisfied for any reason, you must return it to Citybond within 14 days of issue in order to receive a full refund of premium, provided that a claim does not exist and travel has not taken place.

Policy excesses: Under most sections of the policy claims will be subject to an excess. This means that you will be responsible for paying the first part of the claim. The amount you have to pay is the excess which is per person per section per claim.

Property claims: These claims are based on the value of the goods at the time you lose them and not on a "new for old" or replacement cost basis.

Reasonable care: You need to take all reasonable care to protect yourself and your property.

Single Trips (£) per person - including IPT and 5% discount for telephone purchase

Economy Cover	Age 18 – 65		Age 66 – 70		Age 71 – 75		Age 76 - 80	
	Europe	UK	Europe	UK	Europe	UK	Europe	UK
Duration Days								
5	13.40	8.04	21.20	12.72	30.13	18.07	33.48	20.08
9	16.75	10.05	24.55	14.73	35.72	21.43	39.06	23.43
12	18.98	11.38	27.90	16.74	40.18	24.10	43.53	26.11
17	20.10	12.06	30.14	18.08	42.41	25.45	47.99	28.79
23	23.45	14.07	34.60	20.76	46.88	28.12	61.39	36.83
31	24.55	14.73	36.83	22.09	51.34	30.80	69.20	41.52

Annual Multi-Trip – (£) including IPT and 5% discount for telephone purchase

Type	Age 18 – 65		Age 66 – 70		Age 71 – 75		Age 76 - 80	
	Europe	World	Europe	World	Europe	World	Europe	World
Single	63.63	80.37	99.34	158.50	114.97	173.01	145.11	216.55
Couple	81.48	113.85	136.18	217.66	164.08	262.31	199.80	306.96
Family	89.30	122.78	150.69	229.94	166.32	267.90	244.45	329.29

SUMMARY OF BENEFITS FOR ECONOMY COVER (Please read the policy wording for full terms and conditions)

For each Insured Person	Cover up to:	Excess
Personal Assistance	£250	Nil
Cancellation or Curtailment	£5,000	£65 (except Loss of Deposit £25)
Medical Emergency & Repatriation	£10,000,000	£65
Emergency Dental Treatment	£250	£65
Hospital Daily Benefit	£800 (£25 per day)	Nil
Additional Accommodation & Travelling Costs	£1,000	Nil
Hijack	£5,000 (£50 per day)	Nil
Personal Accident	£20,000	Nil
Travel Delay	£300	Nil
UK Departure Assistance & Missed UK Connection	£500	Nil
Missed Departure – outward journey	£500/£1,000 (Europe/Worldwide)	£65
Personal Liability	£2,000,000	£65
Legal Protection	£25,000	Nil
Personal Baggage	£200	£65
Single article*	£100	£65
Valuables*	£100	£65
Baggage Delayed	£100	Nil
Personal Money - cash	£200	£65
Replacement passport, travellers cheques & travel documents	£500	£65

*If you need increased cover, please check your Home Contents policy first as most people can have their valuables insured under this policy while they are abroad for a minimal additional cost.

Premier Cover

For a small additional payment you can opt for Premier Cover; with this option the "Personal Baggage" cover is increased to £2,000, (with single article value increased to £300) otherwise the benefits remain the same.

Sporting Activities Endorsement

The Sporting Activities Endorsement is subject to the following terms:

- 1) The Personal Accident sum insured is deleted whilst cycling
- 2) Standard safety equipment must be worn at all times**
- 3) Excludes racing and competition

**It is strongly recommended that cycling helmets are worn while riding. Failure to do so may result in a reduced payment in the event of a claim.