

Insurance Product Information Document

Company (Insurer): Chubb European Group SE is incorporated in France and operates through a branch in the UK. Authorised and regulated by the French Prudential Supervision and Resolution Authority. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority's website (FS Register number 820988).

Product: Citi Worldwide Annual Holiday Travel Insurance Policy

Complete pre-contractual and contractual information about this product is provided in the policy terms and conditions. This document provides a summary of the main cover and exclusions. It is not personalised to your specific individual circumstances. Online you can find the policy at citibank.co.uk/travel. Please ensure you read the policy document in full to understand the cover offered and exclusions and do not rely on this document in solitude.

What is this type of insurance?

This is a holiday travel insurance policy. It provides cover for emergency medical expenses whilst on holiday, holiday cancellation costs, personal property/money losses, and a range of other covers all whilst on holiday.



What is insured?

The primary value of the cover is for medical emergencies when overseas and cancellation, with a range of secondary covers included too.

This policy pays benefits, in accordance with the policy wording, in the event that you:-

- ✓ need to cancel your trip before it begins due to unforeseen serious health conditions affecting you or persons travelling with you; or
- ✓ suffer illness or injury whilst abroad; or
- ✓ are delayed en route; or
- ✓ suffer loss or damage to personal property whilst abroad

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the policy. Maximum benefit amounts are per insured person.

- ✓ 1. Cancellation & Curtailment* - up to £3,000
- ✓ 2. Travel Delay - £20 for first 12 hours, then £10 per 12 hours after up to £100 (travel abandonment* - up to £3,000)
- ✓ 3. Missed Departure* - up to £500
- ✓ 4. Personal Accident - up to £25,000
- ✓ 5. Medical Expenses* - Up to £2,000,000 (burial/body repatriation up to £1,500)
- ✓ 6. Hospital Benefit - £20 per 24 hours up to £400
- ✓ 7. Personal Property* - loss, damage or theft up to £1,500 overall (total for all valuables £250/golf clubs & accessories £250/other individual items £250)
- ✓ 8. Loss of Money* - up to £500
- ✓ 9. Loss of Passport/Driving Licence - up to £250
- ✓ 10. Hijack - £50 for each full 24 hours you are held hostage, up to £500
- ✓ 11. Personal Liability - up to £2,000,000
- ✓ 12. Overseas Legal Expenses - up to £25,000
- ✓ 13. Winter Sports - equipment hire up to £200/unused ski pass up to £300/lack of snow up to £200/delay due to avalanche £100



What is not insured?

- ✗ Undisclosed or pre-existing medical conditions not agreed by us
- ✗ Holidays in the UK, Isle of Man and the Channel Islands (for residents of the Channel Islands) are not covered unless they include at least 2 nights' accommodation booked before the holiday begins
- ✗ Any trip that is not a holiday
- ✗ Aerial pursuits, competitive winter sports, hazardous activities listed in 4.1 of Part IV in the policy
- ✗ Cancellation due to deciding not to travel, not having an up-to-date passport, redundancy
- ✗ Valuables left unattended
- ✗ Travel to areas the FCDO has advised against, travelling for medical treatment or if a traveller has a terminal prognosis
- ✗ Air travel unless as a fare paying passenger, financial failure of tour operator, travel agent or other operator
- ✗ Excessive alcohol or drug abuse
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA
- ✗ Any actual or suspected Communicable Disease which results in restrictions impacting Your Holiday being introduced or made by any travel or accommodation provider or any government or governmental body. This Policy Exclusion does not apply to Claims for Medical Expenses and Repatriation Expenses
- ✗ Any expenses incurred as a result of the imposition of any law, regulation or order made by any public authority or government which impacts Your Holiday (including, without limitation, the closure of borders or airspace, lockdowns and other restrictions on the movement of people)

- ✓ This policy does cover some specific scenarios relating to Coronavirus (COVID-19) such as, medical, repatriation expenses, cancellation, curtailment and rearrangement expenses if you fall ill with COVID-19. For full details of what is covered, exclusion and T&Cs, please read our travel insurance policy document



Are there any restrictions on cover?

- ! Holidays abroad - Maximum duration of 30 days per trip and a total of 90 days of holidays in a 12 month period
- ! An excess of £50 applies per person on some sections (noted in 'What is Insured' with a "*" symbol). The maximum excess is £50 for any one claim event, irrespective of the number of sections claimed against, and whether the claim relates to you, your partner and/or children.
- ! Children must travel with an adult
- ! Missed Departure is only covered for public transport not arriving on schedule, or your car/taxi suffering a breakdown or accident



Where am I covered?

- ✓ Worldwide



What are my obligations?

At the start of your policy

- All persons to be insured must be permanently resident in the United Kingdom, Channel Islands or Isle of Man and be under the age of 80 years on the date their holiday starts

During the period of insurance

- You must supply at your own expense any information, evidence and receipts we reasonably require including medical certificates signed by a qualified medical practitioner, police reports and other reports
- You must take reasonable care to protect against loss, damage, accident, injury or illness

In the event of a claim

- You must notify us as soon as practicable in the event of a claim, and as follows:
 - Medical Expenses and/or repatriation claims - call Chubb Assistance on +44 (0)20 7173 7798
 - All other claims - call 0800 345 7693 or email us at uk.claims@chubb.com



When and how do I pay?

The Citi Worldwide Annual Holiday Travel Insurance cover is provided to Citigold Current Account holders as part of a package of account benefits. Citibank pay premiums to Chubb for the insurance cover.



When does the cover start and end?

- Period of insurance - Your policy starts when you become a Citigold Current Account holder and ends when (1) you cease to be a Citigold Current Account holder; (2) Citi ceases to retain Chubb as its travel insurance provider, or (3) you turn 80, whichever happens first. This is the period of insurance.
- Cancellation cover under the policy starts on the date you book your holiday during the period of insurance and ends when you begin your holiday. Cover for all other benefits start when you begin your holiday and ends when you return home during the period of insurance.



How do I cancel the contract?

The terms and conditions of your Citigold Current Account indicate that it is not possible to cancel your travel insurance cover. If you want to end your travel insurance cover you will need to close your Citigold Current Account at which point all account benefits including your travel insurance policy, will cease. You can contact Citibank by calling CitiPhone on 0800 00 56 00. Alternatively if you have a Relationship Manager, please contact them.