

Yellow Jersey Travel Insurance

Insurance Product Information Document

Company: Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited

Product: Annual Multi-Trip Travel Insurance

Canopus Managing Agents Limited is registered in England and Wales under number: 01514453. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference: 204847

This document only gives a summary of the insurance cover. The full terms and conditions and other important information can be found in the Policy Booklet and your policy schedule. You should read the Policy Booklet and your policy schedule carefully and make sure the cover is what you asked for.

What is this type of insurance?

This is annual multi-trip travel insurance designed for cyclists. It covers you while traveling for various events like medical emergencies, delayed or missed departures, cancelling or cutting short your trip, lost or stolen travel documents and legal expenses. You have a choice of cycling related activities and a choice of where you want to be covered. Your choices will be shown on your policy schedule.



What is insured?

- ✓ Cancelling/cutting short your journey - Up to £5,000 in total for lost pre-paid travel and accommodation costs.
- ✓ Emergency medical expenses - Up to £10 million in total for treatment, repatriation (your and cycle), dental and funeral costs incurred if taken ill or injured on your trip.
- ✓ Hospital benefit - Up to £500 in total if you have to stay in hospital during your trip.
- ✓ Personal accident - Up to £20,000 compensation if you lose your sight or limb, or are unable to ever work again and up to £10,000 compensation (£5,000 if aged 17 and under) if you die following an accident on your journey.
- ✓ Delayed departure - Up to £250 benefit in total after a major delay to outbound or return transport at the departure point. Alternatively up to £5,000 in total if you abandon your journey on the outbound leg only.
- ✓ Missed departure - Up to £600 in total for UK & European destinations (up to £1,000 in total for worldwide destinations) for extra transport or accommodation costs to continue your journey, if you miss your outbound or return transport.
- ✓ Personal effects - Up to £5,000 in total for items lost, stolen or damaged on your journey. Up to £250 for emergency baggage purchases and up to £500 cycle hire if either are delayed on the outward journey. Also up to £200 cycle transportation to your next destination if damaged and unusable.
- ✓ Gadget cover - Up to £2,000 in total for up to 5 gadgets items lost, stolen or damaged on your journey, subject to the appropriate single item limits.
- ✓ Personal money and travel documents - Up to £500 in total for money, traveller's cheques, travel tickets, passports and visas lost stolen or damaged on your journey. Also up to £250 travel costs to obtain temporary documents on your journey.
- ✓ Personal liability - Up to £2 million costs for damage you cause to a third party or their property (limited to £100,000 for journey accommodation claims) if not owned by you, a family member or friend.
- ✓ Winter sports - Up to £350 in total for ski equipment lost, stolen or damaged on your journey; up to £300 to hire alternative equipment if yours is delayed or damaged; up to £200 for loss of use of ski pack; up to £300 if you cannot ski at your resort because the piste is closed and up to £300 for travel costs if your resort is affected by an avalanche or landslide. (Winter sports are only covered for up to 17 days during the period of cover)



What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Taking part in activities where there is an increased risk of injury, unless the appropriate premium has been paid or we have agreed otherwise.
- ✗ Taking part in activities on a professional basis.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ The policy excess that applies to each person, section and/or claim
- ✗ Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) and which could have been expected to give rise to a claim, unless the insurers agree to it in writing.
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for such as loss of earnings as a result of being delayed in returning.
- ✗ Claims as a result of your use or abuse of solvents or drugs (unless medically prescribed) or the effects of alcohol.
- ✗ Claims as a result of an epidemic or pandemic, except for the cover described under the Emergency medical expenses and Cancelling / cutting short your trip sections and to the Winter sports section
- ✗ Claims for loss, theft or damage to bicycles.
- ✗ Claims which are caused (in any way) by any computer, computer application, virus, software, programme or computer hoax.
- ✗ Claims if you travel against the advice of the UK Government, FCDO or WHO.



Are there any restrictions on cover?

- ! Claims relating to existing medical conditions may be excluded.
- ! There are age limits that apply to some sections of cover
- ! Trips must not be longer than the period of insurance.
- ! There are General Conditions that you have to meet for cover to apply.
- ! All trips must start and end in your home country.
- ! Trips which have already begun before your policy start date cannot be covered.



Where am I covered?

- ✓ You can choose from three areas to suit your travel plans. The area you have chosen will be shown on your policy schedule.



What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to make sure you have the cover you need.
- Tell us as soon as possible if anything changes that might affect your cover.
- Tell us if it seems likely that you will need to make a claim.
- Take good care to protect yourself and your property against accident, injury, loss and damage.



When and how do I pay?

You can pay for this insurance in full when you take it out using either a credit or debit card or you might be able to pay monthly by using premium finance. If you do choose to pay monthly this will cost you more as there will be a charge for the premium finance.



When does the cover start and end?

Cancellation cover starts on the start date shown on your policy schedule or the date you book your journey (whichever is later) and ends at the beginning of your journey.

All other cover starts at the beginning of your journey and finishes either:

- at the end of your journey or
- at the end of the period of insurance shown on your policy schedule, whichever happens first.



How do I cancel the contract?

You have 14 days from the date you receive your policy documents to make sure that you are happy with the cover. If you want to cancel during this period, contact Yellow Jersey by:

- phoning +44 (0)333 003 0046 or
- emailing support@yellowjersey.co.uk or
- by writing to: Yellow Jersey, Prospero, Redhill, RH1 1LQ

Your premium will be refunded in full unless you have travelled, made a claim or intend to make a claim.