

Mr Ramsey Khalaf
14 Doriam Close
Exeter
EX4 4RS

Dear Ramsey

Your annual travel insurance is due for renewal on 31/12/2019. We've prepared a renewal quote based on your current policy which will cost **£117.55** for the year.

We have now teamed up with **Allianz Worldwide Partners**, the questions they ask vary from your original application, it is very important you check everything before purchasing your renewal.

WE DON'T AUTO RENEW, SO YOU NEED TO ACT.

Renewing your cover is easy.

1. Simply [click here](#) to log into your account
2. Once logged in click "renew" to review and amend your cover if necessary
3. Select which payment option suits you best, and you're done!

PLEASE DON'T FORGET TO READ ALL INFORMATION AND CHECK IT'S CORRECT.

Enclosed in this document is a statement of facts and our terms of business. Our terms of business detail our services as an insurance broker separate to those of the insurer. Please make sure you take extra care when looking at the sections; our service, our product range, the range of insurers used and your responsibilities. If you would like printed versions of your documents, they are available on request free of charge.

All information about your current policies is available in the customer area. You can log in to your account [here](#).

The legal bit

At Yellow Jersey, we source and arrange products but do not offer advice or make recommendations when arranging your insurance. This policy is suitable for any eligible person wishing to purchase travel insurance to cover emergency medical care and repatriation should they injure themselves while cycling, including while cycle racing, outside of the UK. In addition, this policy is suitable for any eligible person wishing to purchase travel insurance to cover the following whilst on their trip; cancellation and curtailment, emergency medical treatment, personal effects, valuable and delayed baggage, travel delay and holiday abandonment, missed departure, personal accident, personal liability, cycle hire, cycle breakdown, cycle race/event fee cancellation, gadgets and personal money.

This policy does not provide cover for any claim which is directly or indirectly linked to a medical condition disclosed in your application. We do offer an optional medical screening helpline for customers to establish if additional cover can be purchased for pre-existing medical conditions. If you wish to contact the medical screening helpline, please call 01702 427 237, you will be asked your policy number, personal details and travel information.

Last year your total annual or annualised premium* was **£117.54**.

Questions

If you have any questions please send an email to support@yellowjersey.co.uk or call 0333 003 0046, Mon to Fri 9am to 5.30pm.

Thank you again for choosing Yellow Jersey,



Ryan Georgiades
Managing Director

- *The renewal discount cannot be used in conjunction with any other discount. We are unable to offer a 25% discount on travel renewals
- The example annual premium at the start of a policy was: £300
- Six months in, a bike is added at an additional premium of: £50 (this represents an annual equivalent cost of £100)
- Total amount paid for last year's Insurance: £350
- Total annualised premium for the example is: £400



TRAVEL INSURANCE STATEMENT OF FACT

The details outlined below are a record of the information you provided to us last year. The information has been used when calculating the price of your renewal. When renewing, you will be required to answer a few additional questions and will be provided with an up-to-date statement of facts.

Period of Insurance	31/12/2019 to 30/12/2020
Reason for Issue	Renewal Invite
Name	Mr Ramsey Khalaf
Address	14 Doriam Close Exeter EX4 4RS
Contact Info	Email: deleted@planinsurance.co.uk Mobile: 0
Who requires cover? Where are you travelling?	Individual Worldwide incl. All Countries
Person(s) on Cover	PLEASE REFER TO THE SCHEDULE OF PERSONS ON COVER
What is the maximum trip duration? (annual policies only)	30 days

Have you or any of your travelling companions ever suffered from, been investigated for, treated for or diagnosed with;
- Any cancer or malignant condition?
- Any lung, heart-related or circulatory condition (including angina or hypertension)?

Answer: No

Do you or your travelling companions have any condition that has required referral to or consultation with a specialist or hospital for treatment, investigation or check-up within the past 12 months?

Answer: Yes

IMPORTANT

You have agreed to the following:

- No cover is available under this policy for any claim which is directly or indirectly linked to the medical condition(s) which caused you to answer 'Yes' to either of the questions above.
- I have never been convicted of a criminal offence which is required to be disclosed under the rehabilitation of offenders' act at the date of this insurance application.
- I have never had a policy cancelled, voided or renewal refused.
- My trip has not yet started.
- My trip will start and end in my country of residence.
- Where single trip is selected the dates selected above cover the full duration of my trip.

A current schedule of insurance can be found by logging in into the customer area at yellowjersey.co.uk, [login here](#).



SCHEDULE OF PERSON(S) ON COVER

No. 1 | Name: Ramsey Khalaf | DOB: 11/11/1985

