

Cover From: 26/09/2025 12:35 to 25/09/2026 23:59

Dear Josh Combined,

Thank you for purchasing your **Yellow Jersey Travel Insurance**.

Please find below your Schedule of Insurance and Statement of Fact. We have also attached your Policy Wording and Policy Summary Document (IPID). If you would like printed versions of your documents, they are available on request free of charge.

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

[Our Terms of Business](#) are available on the [Yellow Jersey website](#) and detail our services as an insurance broker which are separate to those of the insurer. Please make sure you take extra care when looking at the following sections: Our Service & Products and Responsibility to Provide Information.

For future reference, all information is available within the customer area of our website, where you can make changes to your personal information. You can log in to your account [here](#).

Feefo

You will soon receive an email from the independent review company, Feefo. We value all feedback, so please take a moment to let them know about your Yellow Jersey experience.

Important Information

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 also 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, valuables and delayed baggage, travel delay and holiday abandonment, missed departure, personal accident, personal liability, cycle hire, cycle breakdown, cycle race/event fee cancellation, and personal money.

This policy does not provide cover for any claim which is directly or indirectly linked to a pre-existing medical condition other than those listed in our pre-approved medical conditions list. Please see the end of this document for more details.

We will send renewal invite terms to you in advance of renewal where you will be able to choose to renew or lapse the policy. If you have auto-renewal switched on (default) you can switch auto-renewal off at any time via your customer dashboard. If you have purchased a short term policy, it will end on the policy end date noted on your Schedule of Insurance.

This insurance is underwritten by Lloyd's Syndicate 4444, which is managed by Canopus Managing Agents Limited. Registered Office: Canopus Managing Agents Limited, Floor 29, 22 Bishopsgate, London EC2N 4BQ. It is registered in England under no. 01514453.

Questions

Our in house customer service team are always happy to help if you have any questions. Please send an email to support@yellowjersey.co.uk or call 0333 003 0046, Monday to Friday, 9 am to 5 pm.

Thank you for choosing Yellow Jersey,



Alyn Thomas
Customer Service Manager

YELLOW JERSEY TRAVEL INSURANCE SCHEDULE OF INSURANCE

Issued: 26/09/2025

This Schedule forms part of **your** policy. Please read it in conjunction with the policy booklet and keep it in a safe place.

POLICY HOLDER INFORMATION

POLICYHOLDER	Mr Josh Combined Stewart	
CONTACT INFO	Email Address joshuapgstewart+combined2609@gmail.com	Phone details 07753385473
HOME ADDRESS	11 Brighton Terrace Hooley Lane RH1 6EU	

POLICY INFORMATION

POLICY NUMBER	CNYJT001101
NAME OF INSURER	Canopius Managing Agents Limited
SCHEME NAME AND REFERENCE	Yellow Jersey Cycle Travel Insurance
POLICY TYPE	Travel Insurance Annual Multi-trip
EFFECTIVE FROM	26/09/2025 at 12:35
EXPIRY DATE	25/09/2026 at 23:59
PERSONS ON COVER	Refer to the Schedule of Persons on Cover
GEOGRAPHICAL AREA	Europe incl. Egypt & Morocco
MAX TRIP DURATION	30 days days per trip (annual only)
WINTERSPORTS	Not included

POLICY BENEFITS

		Policy Excess		
Section/Benefit		Insured up to	Individual	Family
1	Cancellation or curtailment charges	£5,000	£60	£100
	Cycle/Triathlon Race Fee	£500	NIL	NIL
2	Emergency medical & other expenses	£10 million	£60	£100
	Dental	£250	£60	£100
	Cycle repatriation benefit	£250	NIL	NIL
3	Hospital Benefit	£20 per day up to £500	NIL	NIL
4	Personal accident			
	Loss of limbs or sight	£20,000	NIL	NIL
	Permanent total disablement	£20,000	NIL	NIL
	Death benefit (age 18 or over)	£10,000	NIL	NIL
	Death benefit (under age 18)	£5,000	NIL	NIL
5	Departure delay			
	Delay (after a delay of 12 hours)	£50 each full 12 hour delay	NIL	NIL
	Abandoning your trip (after a delay of 24 hours)	£5,000	£60	£100
6	Missed departure			
	Missed departure (UK and Europe destinations)	£600	£60	£100
	Missed departure (other worldwide destinations)	£1,000	£60	£100
7	Personal effects			
	Baggage (excluding cycles)			
	Single item, pair or set limit	£5,000	£60	£100
	Valuables limit	£500		
	Spectacles, sunglasses limit	£250 £150		
	Delayed baggage (after 12 hour delay)	£125 per day up to £250	NIL	NIL
	Cycle hire (after damage or 12 hour delay)	£50 per day up to £500	NIL	NIL
8	Cycle breakdown	£200	£60	£100
	Gadget Cover (maximum 5 items)	£2,000	£60	£100
	Laptop single item limit (incl. MacBooks)	£2,000		

Yellow Jersey is a Trading Style of the Plan Group Ltd and is authorised and regulated by the Financial Conduct Authority (FCA) no. 307249. Registered Office: Prospero, 73 London Road, Redhill, Surrey, England RH1 1LQ. This insurance is underwritten by Lloyd's Syndicate 4444, which is managed by Canopius Managing Agents Limited. Registered Office: Canopius Managing Agents Limited, Floor 29, 22 Bishopsgate, London EC2N 4BQ. It is registered in England under no. 01514453



	Other single gadget limit	£1,000		
9	Personal money & travel documents	£500	£60	£100
	Travel costs for replacing travel documents	£250	£60	£100
10	Personal liability	£2 million	£250	£250
	Rented accommodation limit	£100,000	£250	£250
11	Winter sports (If added at the time of purchase, annual multi-trip policies only)			
	a. Ski equipment	£350		
	Own equipment	£250	£60	£100
	• Single item, pair or set limit	£350		
	Hired equipment	£250	NIL	NIL
	• Single item, pair or set limit	£30 per day up to £300	NIL	NIL
	b. Ski equipment hire	£20 per day up to £200	NIL	NIL
	c. Ski pack	£30 per day up to £300	NIL	NIL
	d. Piste closure	£30 per day up to £300	NIL	NIL
	e. Avalance or landslide closure			

CYCLING ACTIVITIES

Leisure Cycling is covered as standard on our cycle holiday insurance. All other cycling disciplines are covered when selecting one of the optional Activity Packs A-C.

You have added **CYCLING ACTIVITY PACK A** to your policy.

For a full list of activities included in the above and our definitions of these activities, please refer to your Yellow Jersey travel policy wording.

Cycling activities are included when taking part on a non-professional basis. Unless expressly stated, activities are covered up to a maximum of 3,500m above sea level.

PREMIUM	Premium excluding Insurance Premium	£ 107.32
	Tax	
	Insurance Premium Tax (IPT)	£ 21.46
	Total Premium before discount	£ 128.78
	Discount	£0.00
	Total To Be Paid	£128.78



SCHEDULE OF PERSON(S) ON COVER

No. 1| Name: hhr ehe | DOB: 18/01/2007



TRAVEL INSURANCE STATEMENT OF FACT

The information shown in this document is a record of the information you have provided to us and is the basis of your insurance contract. The information has been used when calculating the price paid and terms applied. Please advise us immediately if any of the information is incorrect.

POLICY HOLDER INFORMATION

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CONTACT INFO	Email Address joshuapgstewart+combined2609@gmail.com	Phone details 07753385473
HOME ADDRESS	11 Brighton Terrace Hooley Lane RH1 6EU	

POLICY INFORMATION

HOW LONG DO YOU NEED COVER FOR?	Annual Multi-trip
WHEN WOULD YOU LIKE COVER TO START?	26/09/2025 at 12:35
WHEN WOULD YOU LIKE COVER TO END?	25/09/2026 at 23:59
MAX TRIP DURATION	30 days days per trip (annual only)
WHERE ARE YOU TRAVELLING?	Europe incl. Egypt & Morocco
WHO REQUIRES COVER?	Individual
WHICH PERSON(S) NEED COVER?	<i>Refer to the Schedule of Persons on Cover</i>
WINTERSPORTS	Not included
CYCLING ACTIVITY PACK	A

IMPORTANT

When purchasing the policy you confirmed the following statements are true:

- 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.
- I am not a professional cyclist, and I am not travelling abroad for work other than administrative or clerical occupations.



PRE-EXISTING MEDICAL CONDITIONS

ACCEPTED PRE-EXISTING MEDICAL CONDITION

We automatically include cover for the following list of pre-existing medical conditions.

The condition must have been kept stable and well controlled for the last 12 months by medication, which was prescribed by a medical practitioner, and you must not have needed to go into hospital or have been referred to a specialist because your condition has got worse.

Acne	damage, nerve damage, leg or foot amputation, liver damage)
ADHD - attention deficit hyperactivity disorder	Diarrhoea and vomiting -if fully resolved
Allergic reaction (anaphylaxis) provided you have not needed hospital treatment in the last 2 years,	Eczema
Allergic rhinitis	Enlarged prostate -benign only
Arthritis (the affected person must be able to walk independently at home without using mobility aids)	Essential tremor
Asthma (as long as it was diagnosed before age 50, and you are not taking/using more than 2 medications/inhalers and have not been admitted to hospital in the last year)	Glaucoma
Blindness or partial sightedness	Gout
Carpal tunnel syndrome	Haemorrhoids
Cataracts	Hay fever
Chickenpox - if fully resolved	Ligament or tendon injury – provided you are not currently being treated
Common cold or flu	Macular degeneration
Cuts and abrasions that are not self-inflicted and require no further treatment	Menopause
Cystitis (provided no ongoing treatment)	Migraine – provided there is no ongoing investigation
Deafness	Nasal polyps
Diabetes (providing there have been no complications, for example, impaired kidney function, heart disease, peripheral vascular disease, leg or foot ulcers, retinal	PMT
	RSI (repetitive strain injury/tendinitis)
	Sinusitis
	Tinnitus
	Underactive or overactive thyroid
	Urticaria
	Varicose veins in the legs

PRE-EXISTING MEDICAL CONDITIONS NOT COVERED BY THIS POLICY

There is no cover for any other pre-existing medical condition, defined as the following:

a respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy or cancer which you have ever had treatment for (this includes surgery, tests or investigations by a medical practitioner and having prescribed drugs or medication for)

a disease, illness or injury which you have had surgery, in-patient treatment or investigations for in a hospital or clinic within the last twelve months

a disease, illness or injury which you are taking prescribed drugs or medication for

a disease, illness or injury which you have had a terminal prognosis for

a disease, illness or injury you are aware of but which you has not yet been formally diagnosed

a disease, illness or injury which you are on a waiting list for or that you know needs surgery, treatment or investigation at a hospital, clinic or nursing home.

When purchasing this policy, you were shown the text above and asked to click a button which said: I UNDERSTAND

