

Cover From: 02/10/2025 15:21 to 01/10/2026 23:59

Dear Josh,

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](mailto: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: 02/10/2025

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<br>Josh<br>Stewart                                                       |                              |
| CONTACT INFO | Email Address<br>joshuapgstewart+essentialstravel202510<br>021519@gmail.com | Phone details<br>07753385473 |
| HOME ADDRESS | 73 London Rd<br>Prospero<br>RH1 1LQ                                         |                              |

### POLICY INFORMATION

|                           |                                                  |
|---------------------------|--------------------------------------------------|
| POLICY NUMBER             | CNYJT001107                                      |
| 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            | 02/10/2025 at 15:21                              |
| EXPIRY DATE               | 01/10/2026 at 23:59                              |
| PERSONS ON COVER          | <i>Refer to the Schedule of Persons on Cover</i> |
| 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<br>Cycle/Triathlon Race Fee                                                                                                                                                                                                    | £5,000<br>£500                                                                           | £60<br>NIL               | £100<br>NIL                |
| 2               | Emergency medical & other expenses<br>Dental<br>Cycle repatriation benefit                                                                                                                                                                                         | £10 million<br>£250<br>£250                                                              | £60<br>£60<br>NIL        | £100<br>£100<br>NIL        |
| 3               | Hospital Benefit                                                                                                                                                                                                                                                   | £20 per day up to £500                                                                   | NIL                      | NIL                        |
| 4               | Personal accident<br><b>Loss of limbs</b> or sight<br><b>Permanent total disablement</b><br>Death benefit (age 18 or over)<br>Death benefit (under age 18)                                                                                                         | £20,000<br>£20,000<br>£10,000<br>£5,000                                                  | NIL<br>NIL<br>NIL<br>NIL | NIL<br>NIL<br>NIL<br>NIL   |
| 5               | Departure delay<br>Delay (after a delay of 12 hours)<br>Abandoning <b>your trip</b> (after a delay of 24 hours)                                                                                                                                                    | £50 each full 12 hour delay<br>£5,000                                                    | NIL<br>£60               | NIL<br>£100                |
| 6               | Missed departure<br>Missed departure (UK and Europe destinations)<br>Missed departure (other worldwide destinations)                                                                                                                                               | £600<br>£1,000                                                                           | £60<br>£60               | £100<br>£100               |
| 7               | Personal effects<br><b>Baggage</b> (excluding cycles)<br>Single item, pair or set limit<br><b>Valuables</b> limit<br>Spectacles, sunglasses limit<br>Delayed <b>baggage</b> (after 12 hour delay)<br>Cycle hire (after damage or 12 hour delay)<br>Cycle breakdown | £5,000<br>£500<br>£250 £150<br>£125 per day up to £250<br>£50 per day up to £500<br>£200 | £60<br>NIL<br>NIL<br>£60 | £100<br>NIL<br>NIL<br>£100 |
| 8               | <b>Gadget</b> Cover (maximum 5 items)<br>Laptop single item limit (incl. MacBooks)                                                                                                                                                                                 | £2,000<br>£2,000                                                                         | £60                      | £100                       |

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 <b>gadget</b> limit                                                  | £1,000                 |      |      |
| 9  | <b>Personal money &amp; travel documents</b>                                      | £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.

|                |                                     |                 |
|----------------|-------------------------------------|-----------------|
| <b>PREMIUM</b> | Premium excluding Insurance Premium | <b>£ 107.32</b> |
|                | Tax                                 |                 |
|                | Insurance Premium Tax (IPT)         | <b>£ 21.46</b>  |
|                | Total Premium before discount       | <b>£ 128.78</b> |
|                | Discount                            | <b>£0.00</b>    |
|                | Total To Be Paid                    | <b>£128.78</b>  |



## SCHEDULE OF PERSON(S) ON COVER

No. 1| Name: j st | DOB: 19/12/2008



## 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

|                     |                                                            |                      |
|---------------------|------------------------------------------------------------|----------------------|
| <b>POLICYHOLDER</b> | Mr Josh Stewart                                            |                      |
| <b>CONTACT INFO</b> | <b>Email Address</b>                                       | <b>Phone details</b> |
|                     | joshuapgstewart+essentialstravel202510<br>021519@gmail.com | 07753385473          |
| <b>HOME ADDRESS</b> | 73 London Rd<br>Prospero<br>RH1 1LQ                        |                      |

### POLICY INFORMATION

|                                            |                                                  |
|--------------------------------------------|--------------------------------------------------|
| <b>HOW LONG DO YOU NEED COVER FOR?</b>     | Annual Multi-trip                                |
| <b>WHEN WOULD YOU LIKE COVER TO START?</b> | 02/10/2025 at 15:21                              |
| <b>WHEN WOULD YOU LIKE COVER TO END?</b>   | 01/10/2026 at 23:59                              |
| <b>MAX TRIP DURATION</b>                   | 30 days days per trip (annual only)              |
| <b>WHERE ARE YOU TRAVELLING?</b>           | Europe incl. Egypt & Morocco                     |
| <b>WHO REQUIRES COVER?</b>                 | Individual                                       |
| <b>WHICH PERSON(S) NEED COVER?</b>         | <i>Refer to the Schedule of Persons on Cover</i> |
| <b>WINTERSPORTS</b>                        | Not included                                     |
| <b>CYCLING ACTIVITY PACK</b>               | 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**

