



TRAVEL INSURANCE

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**Document of Travel Insurance
Essential Policy & Premier Policy**



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SUMMARY OF POLICY LIMITS

The following is only a summary of the main limits of cover. Some sections of cover have other limits. You should read the rest of this policy for the full terms and conditions.

Section of cover	Limit of cover per person	Excess per person	Page
If you need to cancel your trip before you travel	£5,000	£50	21
If you need to cancel excursions or activities while on your trip	£5,000	£50	23
If you need to cut short/cancel your trip after you've travelled	£5,000	£50	25
Emergency medical and related expenses <ul style="list-style-type: none"> ■ If the area of cover shown on your schedule is Europe or worldwide ■ If the area of cover shown on your schedule is UK 	£10 million £2,000	£50	28
If you die, lose your sight or a limb, or are permanently disabled because of an accident	£25,000 (some age restrictions apply)	Nil	32
Cover if you're legally responsible for damage or loss to a person or property	£2 million	Nil	34
Legal advice and expenses cover	£25,000 (max £50,000 per policy)	Nil	36
Hijack or kidnap cover	£2,000	Nil	38
The following sections only apply if you have a Premier policy and this is shown on your schedule			
If you're delayed at your departure point	£250 (£25 for each 12 hours)	Nil	39

Section of cover	Limit of cover per person	Excess per person	Page
Cancellation (abandonment) cover if your transport is delayed for more than 24 hours or cancelled	£5,000	£50	40
Additional transport and/or accommodation costs	£1,000	Nil	42
If your transport, accommodation or excursion provider goes bankrupt	£5,000	Nil	45
The following section only applies if you have selected cover for baggage/ personal belongings and this is shown as covered on your schedule			
Cover for items you take on a trip			48
Part 1 – Replacement or hire of essential baggage items while on a trip	Essential policy £250 Premier policy £500	Nil Nil	
Part 2 – Damaged, lost or stolen baggage and valuables	Essential policy Overall limit £2,000 Total valuables limit £300 Single item limit £300 Premier policy Overall limit £3,000 Total valuables limit £500 Single item limit £500	£50 £50	
Part 3 – Loss or theft of personal money	Essential & Premier £500 (cash limit £300)	£50	
Part 4 – Loss of your passport	Essential & Premier £500	£50	
Part 5 – Loss of your driving licence	Essential & Premier £500	£50	

WELCOME TO LV=

We're delighted you've chosen us

Thanks for buying an LV= insurance policy. We're really pleased that you've chosen us for your travel insurance needs and we're confident you'll be happy with the cover and service you receive from your policy. This booklet contains everything you need to know about your insurance cover and our phone numbers if you need to contact us. So make sure you keep it safe with your travel insurance schedule.

Exceptional service

Our claims service goes the extra mile - committed to doing the right thing for our policyholders, we'll aim to settle claims quickly and efficiently, even in the most difficult circumstances. **Should you ever need to make a claim**, just call our friendly UK call centre on 0845 640 5194.

Further products

Don't forget we provide other great LV= insurance products. For more information about our full range of products, please visit our website at LV.com.

We hope you enjoy your travels and continue to be a LV= customer for many years to come.

A handwritten signature in black ink, appearing to read 'John O'Roarke', with a long horizontal flourish extending to the right.

John O'Roarke

Managing Director

YOUR TRAVEL INSURANCE POLICY

You should read this document of travel insurance booklet, the schedule and important information leaflet as one contract. It is our agreement with you, based on the information you give to us and on the information shown on your schedule.

In return for your premium we'll give you insurance cover as set out in this booklet according to the policy type and cover selections shown on your schedule for the period of cover shown on your schedule.



Go to www.fco.gov.uk/travel for useful information on countries and travelling:

- visit the travel advice section for up to date destination information
- research local laws and customs before you travel
- check out medical requirements by visiting www.nhs.uk/livewell/travelhealth or your GP at least six weeks before you travel
- make copies of important travel documents or store them online using a secure data storage site
- understand what the Foreign & Commonwealth Office can and can't do for travellers

DEFINITION OF WORDS

When the following words and phrases appear in bold in this document or appear on the schedule, they have the meanings given below.

Area of cover You will not be covered if **you** travel outside of the area shown on **your schedule** and explained below.

UK England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

Europe Albania, Andorra, Austria, Azores, Balearic Islands, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Islands, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Egypt, England, Estonia, Finland, Former Yugoslav Republic of Macedonia, France, Germany, Gibraltar, Greece, Greek Islands, Hungary, Iceland, Ireland, Isle of Man, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Northern Ireland, Norway, Poland, Portugal, Romania, Russia west of the Ural mountains, San Marino, Scotland, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, Wales and Vatican City State.

Worldwide excluding North and Central America, Caribbean and Bahamas

Anywhere except the following places:

Anguilla, Antigua, Aruba, Bahamas, Barbados, Barbuda, Belize, Canada, Cayman Islands, Caribbean Islands, Costa Rica, Cuba, Curacao, Dominica, Dominican Republic, El Salvador, Grand Cayman, Grenada, Guadeloupe, Guatemala, Haiti, Hawaii, Honduras, Jamaica, Martinique, Mexico, Montserrat, Netherlands Antilles, Nicaragua, Panama, Puerto Rico, Saint Barthélemy, Saint Eustatius, Saint Kitts and Nevis, Saint Lucia, Saint Martin, Saint Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, United States of America, Virgin Islands (British and United States).

Worldwide Anywhere in the World.

Baggage Each of **your** suitcases, trunks and similar containers (including their contents), possessions and items **you** wear, carry or use, that are taken on or purchased during a **trip** by **you**, but not **valuables** (which are defined below). Baggage includes sports equipment such as golf clubs, winter sports equipment, scuba equipment and mobility aids (such as wheelchairs).

Children Any **insured person**, other than the policyholder and the policyholder's spouse or partner, who is aged 21 years or under and named on the **schedule**. Children are automatically covered if they are travelling with the policyholder, the policyholder's spouse or partner, or an adult (aged 22 years or over) insured by this policy, or as part of an organised school, university or club **trip** accompanied by a responsible adult. Children aged 16-21 years can be covered when travelling unaccompanied if this option is selected by **you** and is shown on **your schedule**.

Colleague	A person in the United Kingdom who works for the same company as you and who, if away from work at the same time as you , would prevent the business from running properly. A director of the company must be able to confirm this in the event of a claim.
Doctor	A legally qualified medical doctor who holds the necessary medical certificates needed in the country in which they are practising. This can't include you , a travelling companion , someone you work with or a relative .
End supplier	please refer to the start of section L for this definition.
Home	Your usual place of residence in the United Kingdom .
Legal action	This means the settlement negotiations, hearings in a civil court, arbitration, and any appeals resulting from such hearings, that we've agreed to. This doesn't include any application by you to the European Court of Justice, European Court of Human Rights or similar International body.
Legal costs	This means fees, costs and expenses (including Value Added Tax or equivalent local goods and services taxes) that we agree to pay for you in connection with legal action . Also, any costs that you are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs we agree to pay.
Legal representative	This means the solicitor or appropriately qualified person, firm or company, including us , who is chosen to act for you in your claim for compensation.
Period of cover	<p>For single trip cover Cancellation cover begins from the cover start date shown on your schedule and ends when you start your trip.</p> <p>For all other sections, cover starts at the beginning of your trip and finishes on the cover end date shown on your schedule, or when your trip ends if that is earlier.</p> <p>If you can't finish your trip as planned because of death, injury or illness or there is a delay to the public transport system that can't be avoided, we'll extend cover free of charge until you can reasonably finish your trip.</p> <p>For annual multi-trip cover Cancellation cover begins on the cover start date shown on your schedule or the date you booked your trip, whichever is later, and ends when you start your trip.</p> <p>For all other sections, cover starts at the beginning of your trip and finishes at the end of your trip.</p> <p>All cover ends on the cover end date shown on your policy unless you can't finish your trip as planned because of death, injury or illness or there is a delay to the public transport system that can't be avoided, in which case we'll extend cover free of charge until you can reasonably finish your trip.</p>

Pre-existing condition or pre-existing medical condition

Please see page 13 for the definition of this term.

Relative

Your mother (in-law), father (in-law), step parent (in-law), legal guardian, sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster/adopted child, grandparent, great grandparent, grandchild, great grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partner) or fiancé(e).

Resident

A person who has their main **home** in the **United Kingdom**.

Schedule

This identifies who is covered by the policy, the **period of cover**, the **area of cover**, the type of policy **you** have purchased (Essential or Premier), if **you** have cover for **your** baggage/personal belongings and/or to take part in winter sports and any conditions (endorsements) which may change the terms of this document of insurance.

Travelling companion

A person that has booked to travel with **you** on **your trip**.

Trip

A journey that takes place during the **period of cover** which begins when **you** leave **home** and ends when **you** get back **home**, or to a hospital or nursing home in the **United Kingdom**, whichever is earlier.

Trips within the **United Kingdom** must have either pre-booked accommodation, or be more than 25 miles from **your home**, or involve a sea crossing.

- For single trip cover
 - a **trip** can't be more than 366 days if **you** are less than 65 years of age or more than 90 days if **you** are 65 years of age or over. **Your trip** is from the **trip** start date to the cover end date shown on **your schedule**
 - if **you** return **home** before **your** cover end date, all cover will also end
- For annual multi-trip cover
 - **you** will only be covered if **you** were aged 79 years or under on the date that **your** travel insurance quote was given
 - there is no limit on the number of **trips** that **you** take during the **period of cover**
 - any **trip** that is booked to last longer than 31 days is not covered on the Essential policy
 - any **trip** that is booked to last longer than 90 days is not covered on the Premier policy

United Kingdom (UK)

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Valuables	Jewellery, watches, glasses (including sun glasses), contact lenses, hearing aids, any electric, electrical or electronic items or equipment including their accessories (eg mobile phones, laptops, games consoles, portable audio equipment, portable visual equipment, memory sticks, chargers, dongles), any kind of photographic or recording equipment and their accessories (including CDs, DVDs, tapes etc), items made of or containing precious metals or (semi) precious stones, furs, animal skins, antiques, binoculars, telescopes, musical instruments.
We, our, us	Liverpool Victoria Insurance Company Limited and, where used, its appointed agents.
You, your, insured person	Each person shown on the schedule , for whom the appropriate insurance premium has been paid.

IMPORTANT INFORMATION ABOUT YOUR POLICY

How your policy works

Unless specifically stated, all the terms and conditions apply to each **insured person**. The purpose of any insurance is to provide cover for the unexpected. Travel insurance is complex and does not cover all situations. It also only provides cover for costs that **you're** not entitled to recover by way of compensation or a refund from elsewhere.

There is no cover under this policy if **you** book a **trip** from a travel or booking agent and they go bankrupt. To protect yourself against this risk always book with an agent that is protected by the ATOL scheme (**you** can get more information at www.caa.co.uk) and also check each element of **your trip** is covered before **you** make **your** purchase.

Section 75 of the Consumer Credit Act outlines that when **you** buy something using **your** credit card **your** contract is with both the trader and the card issuer, which means both the trader and card issuer have equal liability for anything that goes wrong. **You** may therefore be able to take action against either of them to get compensation. The legislation is restricted to goods sold for more than £100 and less than £30,000. Please be aware that if a major event occurs that affects a number of people, getting compensation from a provider or credit card company may take a long time.

Your travel insurance policy must not be used to travel for medical advice or treatment and must not be used as a private medical insurance policy.

Telling us about relevant facts

You must tell **us** about any relevant facts that might affect **your** cover. Examples of relevant facts include: a reason why a **trip** could be cancelled, symptoms of illness, a medical condition that has been diagnosed or has changed since being declared to **us**. The change may be for **you**, a **travelling companion** or for someone who is not travelling. If there have been any changes to **your** health **you** must tell **us** about these when buying a policy, before **you** book a **trip** and before **you** travel. Please read the health declaration and exclusions on pages 11 to 13 for more information. If **you** don't tell **us** about relevant facts it could mean **we** can't pay a claim or **your** insurance may not be valid.

Foreign and Commonwealth Office (FCO) advice

Your travel insurance policy with LV= doesn't cover travel to areas where the FCO has advised against all travel. **You** can check if there is a travel warning for **your** destination at www.fco.gov.uk or by calling 0845 850 2829.

Air passenger rights

According to European Union (EU) regulations **you're** entitled to claim compensation from **your** airline in the following circumstances.

- If **you** check in on time but are denied boarding because there are too many passengers for the seats available, or if **your** flight is cancelled, the airline operating the flight should offer **you** financial compensation.
- If **your** flight is delayed more than five hours, the airline must offer to refund **your** ticket should **you** choose not to travel.

- If **you** checked-in **baggage** is damaged, lost or delayed by an EU airline, **you** can claim for compensation. For damage to checked-in **baggage you** must claim in writing to the airline within seven days of **your baggage** being returned. For delayed **baggage you** must claim within 21 days of **your baggage** being returned.

For more information visit www.caa.co.uk and view Consumer Protection or www.ec.europa.eu/passenger-rights.

Reciprocal health care arrangements

The European Health Insurance Card (EHIC) allows **you** to access the state provided healthcare in European Economic Area (EEA) countries and Switzerland. This is the healthcare provided to residents of the country **you** are visiting, which may not cover everything **you'd** expect to get free of charge from the National Health Service (NHS).

Applying for an EHIC is free. **You** can apply online at www.dh.gov.uk/travellers, by calling 0845 606 2030 or by getting an application form from the Post Office. **You** will need **your** NHS or National Insurance number.

The EHIC is valid for up to five years. **You** must remember to renew it when it expires.

In the event that **you** require medical treatment in Australia **you** must enrol with a local Medicare office in order to take advantage of the reciprocal health agreements currently in place. **You** will need **your** passport and a valid visa and **you** must make claims for refunds under the Medicare scheme before **you** leave Australia. For more information visit www.medicareaustralia.gov.au.

If **you** use these arrangements or any other similar health arrangement with another country to reduce **your** medical expenses, **you** won't have to pay an excess.

Transfer of rights

You can't transfer **your** rights under this policy. A person, partnership (whether limited or not) or a company who isn't named on the **schedule** for this policy, has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.

Renewing your insurance cover

If **you** have annual multi-trip cover, **we'll** send the policyholder a renewal notice before the cover end date shown on the **schedule**.

We may change the terms of **your** cover and the premium at the renewal date. **We'll** give **you** around 21 days written notice before the renewal date if this happens.

When **you** renew the policy **you** must tell **us** about any relevant facts and check that **you** still keep to the health declaration (see pages 11 to 13). If **you** don't tell **us** about relevant facts or keep to the health declaration, this may mean **your** insurance is not valid.

Advice before you travel

We can provide information about medical facilities, visas and vaccinations, and reciprocal health agreements. Call **our** 24 hour pre-travel advice line on 0845 640 5192. For textphone, please dial 18001 first. Please quote **your** policy number when **you** call.

Help while you're on a trip

Our 24 hour emergency medical assistance line is available 365 days of the year and is provided by CEGA Group Services Limited. **You** should call this line if **you** need to cut **your trip** short, before going to a hospital or **you** need medical treatment that is likely to cost more than £500.

If you have any questions about your cover, please do call us on 0845 640 5190 (for textphone please dial 18001 first).

IMPORTANT INFORMATION ABOUT HEALTH DECLARATIONS AND HEALTH EXCLUSIONS THAT APPLY TO YOU AND OTHERS YOUR TRAVEL MAY DEPEND ON

Please read this section carefully. It is important to **us** that **you** have the cover **you** require and are not unexpectedly left without medical cover or cover to get **you home** if **you** are ill.

The information below explains what **you** must tell **us** about. If **you** are unsure whether **you** need to tell **us** about anything relating to **your** health or the health of someone **you** are travelling with, or the health of someone **your trip** depends on, please do call **us** on 0845 640 5190 (for textphone, please dial 18001 first). If **you** need to make a claim **we**'ll check the medical health information with the **doctor** the person is registered with. For this reason it is important that the information **we**'ve recorded is an accurate reflection of what the **doctor** has on his/her records. If **you**, or a **travelling companion**, are in any doubt about **your** medical history, please check with **your doctor**.

If **you** need to update **us** about anyone's health, please call **us** rather than write in as **we** may need to ask **you** additional questions.

The following apply to **your** policy.

1. Once **you** have purchased cover **you** have an ongoing duty to tell **us** of any changes to any **insured person's** medical health. This includes if a medical condition or symptoms develop after **your** policy was issued or an existing declared condition changes in any way. **You** must tell **us** about any changes before **you** book a **trip** and before **you** travel.
2. **You** must tell **us** if **you** know of any reason why **your trip** may need to be cancelled or cut short because of a medical condition or health symptoms or investigations or tests or advice, of **you**, a **relative**, someone **you** are going to stay with, a **travelling companion**, or a **colleague**. If **you** booked a **trip** knowing the medical health of someone could result in **you** having to cancel, **you** won't be covered unless **you** have told **us** about the situation and **we**'ve agreed to cover it.
3. **You** won't be covered for any claim that is in any way related to medical symptom/s or condition/s of **you** or a **travelling companion** which **you** knew about before **you** travelled on a **trip**, unless **you** have told **us** about the condition(s) and **we**'ve agreed to provide cover and this is shown on **your schedule**.

4. If cover is required for any **pre-existing medical conditions** of anyone insured on the policy, **you** must tell **us** about all **pre-existing medical conditions** of everyone insured on the policy. If **you** don't do this **we** may not be able to pay a claim.
5. When **you** tell **us** about all **pre-existing medical conditions** or update **us** with new information about the medical health of any **insured person**, **we** may ask **you** to pay an extra premium to cover them, or **we** may not be able to provide cover for them or anything related to them. If **we** can't cover any **pre-existing medical conditions** **you** have told **us** about this will be shown in the endorsement sections on **your schedule**.
 - If **we** were originally providing cover for **pre-existing medical conditions** but are unable to continue to do so when **you** update **us** about the health of an **insured person**, **you** can either:
 - a. make a cancellation claim if **you** have booked and paid for a **trip** that **you** haven't made yet; or
 - b. cancel **your** policy and **we** will give **you** an appropriate refund, as long as **you** haven't travelled or made a claim
6. If cover is not provided for someone's **pre-existing medical conditions** there will also be no cover for anything that arises from, or is in any way related to, or has been caused by, a **pre-existing medical condition**. This includes not being covered for something that occurs because a person is more likely to suffer from it because of their **pre-existing conditions**. For example, if someone suffers from asthma or chronic obstructive pulmonary disease and gets a chest infection of any kind, **we** would consider the chest infection to be indirectly linked to the asthma or chronic obstructive pulmonary disease and would only pay a claim for the chest infection if all **pre-existing conditions** had been disclosed to **us** and **we** had agreed to cover them.

Other examples where conditions can be indirectly linked include:

- a person with high blood pressure who then has a heart attack, a stroke or a mini-stroke (also known as a transient ischaemic attack)
- a person who suffers with diabetes who then has a heart attack, a stroke or a mini-stroke
- a person who has had or has cancer and who suffers with a another type or secondary cancer
- a person with osteoporosis who then breaks or fractures a bone

It is not always obvious to anyone other than a medical professional what conditions may be indirectly linked and this is not a comprehensive list.

7. **You** won't be covered if **you** travel against the advice of a **doctor** or where **you** would have been advised not to travel had **you** got their advice before beginning **your trip**, for example where **you** have obvious and significant symptoms that **you** have chosen not to have checked by a **doctor**. (However, if **your doctor** says **you're** well enough to go on a **trip** this doesn't necessarily mean that **we'll** be able to cover **you** to travel under this insurance policy).

Our definition of a pre-existing condition is

Any of the following, regardless of how long ago these were suffered:

- heart condition
- breathing condition (including asthma)
- circulatory condition (including strokes, high blood pressure)
- gastro-intestinal (digestive tract) conditions
- bone or joint conditions
- cancer (any form or type)

plus

Any ailment an **insured person** is suffering from or has suffered from in the last 12 months. This includes (but is not restricted to) a condition or symptoms for which:

- any investigation, tests, results or advice have been had or are being waited for
- treatment or surgery is needed or has been given
- prescribed medication has been advised

GENERAL EXCLUSIONS – THESE APPLY TO ALL SECTIONS OF THE POLICY

We won't cover you for any claim that is caused by or is in any way related to any of the following.

1. A fact that has the potential to result in **you** needing to make a claim that **you** knew about before **you** travelled, unless **we** agreed to it in writing.
2. Travel to a destination where the Foreign and Commonwealth Office (FCO) has advised against 'all travel'.
3. **You** committing suicide, deliberately injuring yourself or putting yourself at risk.
4. **You** or a **travelling companion** being under the influence of alcohol, solvents or drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction), or as a direct or indirect effect of **you** using alcohol, solvents or drugs.
5. **You** using a scooter, moped or motorcycle, as a rider or passenger, unless:
 - if the machine is 125cc or under, **you** wear a crash helmet and the rider is licensed to use such a vehicle in the **United Kingdom** (or appropriate valid licence in the country the motorcycle is being ridden if the person driving is not a **resident** of the **United Kingdom**)
 - if the machine is over 125cc, **you** wear a crash helmet and appropriate protective clothing, and the rider is fully licensed to use such a vehicle in the **United Kingdom**
6. **You** taking part in an activity unless it is listed as covered on page 18, or if **you** have a Premier policy is listed as covered on page 19. This exclusion doesn't apply to section A.
7. **You** taking part in a winter sports activity (as detailed on page 19) unless **you** have chosen cover for winter sports, it is shown as covered on **your schedule** and **you** have paid the premium for this cover. This exclusion applies to sections B, C, D, E and F.
8. War, civil war, rebellion, revolution or terrorism. Terrorism is an act or threat of action by a person or group of people, whether acting alone or in connection with an organisation or government, committed for political, religious, ideological or similar purposes intended to influence any government or to frighten the public or any section of it. An 'act' or 'action' means: violence, damage to property, putting life in danger, creating a public health risk, or disrupting electronic systems or transport services. This exclusion does not apply to section B: emergency medical and associated expenses, or to section E: personal accident or to section K: additional transport and/or accommodation costs, except where nuclear, chemical or biological weapons, devices or agents are used.
9. **You** not following any suggestions or recommendations made by any government or other official authority (including the FCO).
10. **Your** property being held, taken, delayed, confiscated, destroyed or damaged under the order of any government or customs officials or other authorities.
11. Radiation or contamination from, or explosion of: nuclear fuel or waste, a nuclear installation or reactor, or a nuclear weapon or device.
12. Any changes to currency rates.

13. The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to work correctly beyond that date (except under section B: emergency medical and associated expenses, section E: personal accident and section K: additional transport and/or accommodation costs).
14. **You** travelling in an aircraft other than as a passenger in a fully licensed passenger carrying aircraft.
15. **You** acting in an illegal or malicious way.
16. **You** not enjoying **your trip**.
17. Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it is specifically stated as covered in the policy.
18. Any manual work or work involving machinery.
19. **Children** not travelling with the policyholder, the policyholder's spouse or partner, or an adult (aged 22 years or over) insured by this policy, or as part of an organised school, university or club **trip** accompanied by a responsible adult. **Children** aged 16-21 years can travel unaccompanied by an adult if this cover selection has been chosen by **you** and is shown as covered on **your schedule**. Anyone aged 16 years or older can have a policy in their own name.

GENERAL CONDITIONS – THESE APPLY TO THE WHOLE OF YOUR POLICY

We can only pay claims if you meet the following conditions.

1. **You** permanent address must be in the **United Kingdom**.
2. **You** must be registered with a **doctor** who is on the list of Registered Medical Practitioners.
3. **You** provide all the evidence **we** ask for in order for **us** to fully assess any claim at **your** own cost.
4. **You** inform **us** of any other insurance that may (or may not) cover the claim **you** are making.
5. **You** must take reasonable care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to reduce the risk and cost of any claim.
6. **You** must accept that **we**'ll only extend the **period of cover** if **you** can't finish **your trip** as planned because of injury, illness or death, or there is a delay to the public transport that **you** can't avoid.
7. **You** must contact **us** as soon as possible with full details of anything that may result in a claim and give **us** all the information **we** ask for (this includes telling **us** of any change to an **insured person's** health, or **travelling companion's** health or anyone else's health that may affect **you** being able to travel).
8. **You** must accept **our** decisions about the most practical and reasonable solutions to any situation. While on a **trip** this may include directing **you** to a specific medical hospital or medical facility. If **you** suffer a minor illness before **you** are due to travel **we** may re-arrange **your** travel and accommodation so **your trip** is simply delayed.
9. **You** must accept that no changes or alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
10. **You** were not 80 years of age or over on the date **your** annual multi-trip quote was given.

You accept that we have the right to do the following and/or that we'll act in the following ways.

1. **We** can cancel the policy, make no payment and keep the premium if **you** make a fraudulent claim. **We** may also report the matter to the police.
2. **We** can take over and deal with, in **your** name, any claim **you** make under this policy.
3. **We**'ll accept notice of a claim from any **insured person**, and provide emergency advice and help to any **insured person**, without specific instructions from the policyholder.
4. **We** can take **legal action** in **your** name (which **we**'ll pay for) and ask **you** to give **us** details and fill in any forms (including Benefit Agency forms), which will help **us** to recover any payment **we**'ve made under this policy.
5. **We** can gather information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a post mortem to be carried out if **you** die. **We**'ll not give personal information about **you** to any other organisation unless **you** agree.

6. **We'll send you home** or back to the **United Kingdom** at any time during **your trip** if **you** are taken ill or injured and this is the recommendation of **our** medical adviser.
7. If the recommendation of **our** medical adviser is for **you** to be taken to a hospital, nursing home or other care facility on **your** return to the **United Kingdom**, **we** may take **you** there instead of **your home**.
8. **We** can make a settlement to any **insured person** and not notify the policyholder that a claim has been made.
9. **We'll** not pay for the cost of any telephone calls **you** make. **We'll** call **you** back if **you** ask **us** to.
10. **We'll** not accept responsibility for costs **you** pay or agree to pay after the date the treating **doctor** and **our** medical advisers agree **you** should return to the **United Kingdom**, if **you** refuse to go.
11. **We** can only refund **your** premium if **your** policy cover period is more than 28 days (period from the cover start date to the cover end date) and **you** have contacted **us** within 14 days of the date **you** received **your** policy documentation. If **we've** paid a claim this must be repaid by **you** before **we'll** refund **your** premium.
12. **We'll** not pay out any claim on this policy (except under Section E) for any amounts covered by another insurance. In these circumstances **we'll** only pay **our** share of the claim.
13. **We'll** not pay for any costs that **you're** entitled to recover by way of compensation or a refund from elsewhere.
14. If **you** cancel or cut short **your trip**
 - all cover provided on **your** single trip policy will be cancelled without refunding **your** premium
 - all cover provided on **your** annual multi-trip policy for that **trip** will be cancelled without refunding any of **your** premium
15. We can ask **you** to pay **us** back any amounts that **we've** paid to **you** that are not covered by this policy.

ACTIVITIES

There is no cover provided under this policy for any professional sporting activity (when money is paid to **you** to take part), or any kind of manual work.

Standard activities

You are automatically covered to take part in any of the following activities (on an amateur basis) while **you're** on a **trip**.

Archery	Orienteering
Badminton	Paintballing if you wear eye protection
Banana boating	Parascending or parasailing over water (once only and only if fully supervised)
Baseball	Pony trekking
Basketball	Rambling
Body and boogie boarding	Roller skating and roller-blading
Bowls and bowling	Rowing no more than 3 miles from the mainland
Camel and elephant riding as part of an organised event	Running
Canoeing and kayaking and rafting – grade 1 and 2 waters only	Safari trekking as part of an organised tour
Cricket	Scuba diving to a depth of 18 metres if you are diving with another person and you both hold a certificate of proficiency, but not within 24 hours of a flight
Cruises - as a passenger on an organised trip	Skateboarding if you wear a helmet
Curling	Sledging or sleigh riding if you are a passenger and being pulled by dogs, horses or reindeer
Cycling but not BMX or mountain biking (other than normal road cycling using a mountain bike) or racing	Snorkelling
Dingy sailing no more than 3 miles from the mainland	Softball or rounders
Fishing	Squash
Football (including soccer, 5-a-side, Gaelic, Footbag, Hacky Sack, indoor and beach)	Swimming no more than 3 miles from the mainland
Go-karting if you wear a helmet and follow the organiser's guidelines	Table tennis
Golf	Tennis
Ice skating on a rink and not speed or inline skating	Trekking, hiking or fell walking up to 2500 metres
Jogging	Volleyball

Adventure activities – these only apply if you have a Premier policy

You are only covered to take part in the following activities (on an amateur basis) while **you're** on a **trip** if **you** have a Premier policy.

Abseiling if fully supervised

Boating and sailing or yachting up to 12 miles from the mainland

Canoeing and kayaking and rafting up to grade 5 waters (including white waters)

Clay pigeon shooting if fully supervised

Dry slope skiing if wearing a helmet

Fencing if supervised by a qualified person

Horse riding if wearing a riding hat/helmet

Hot air ballooning as a passenger

Jet skiing but there is no personal liability cover for this activity

Land sailing or land yachting but there is no personal liability cover for this activity

Mountain biking if wearing a helmet and as part of an organised group

Quad biking wearing a helmet, not racing and as part of an organised group, but there is no personal liability cover for this activity

Rock climbing wearing a helmet and fully supervised or qualified

Sailboarding

Scuba diving to a depth of 40 metres if **you** are diving with another person and you both hold a certificate of proficiency, but not within 24 hours of a flight

Surfing and flowriding

Trekking and hiking and fell walking up to 6000 metres

Ultimate frisbee

Wakeboarding

Water polo

Water skiing

White water rafting up to grade 5 waters

Windsurfing

Zorbing or sphereing following organiser's instructions

Winter sports activities

You will only be covered for the following activities under Sections B, C, D, E and F if **you** have selected cover for winter sports and it is shown as covered on **your schedule**.

Skiing, big-foot skiing, cross-country skiing, mono-skiing, glacier skiing and indoor skiing

Sledging and tobogganing

Snowboarding

Snowblading

Snowmobiling/skidooing but there is no personal liability cover for this activity

You are covered to ski and snowboard off piste provided **you** are within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

If you have an annual multi-trip Essential policy

The cover is provided on the understanding that **you** don't take part in more than 17 days of winter sports activities during the year.

If you have an annual multi-trip Premier policy

The cover is provided on the understanding that **you** don't take part in more than 31 days of winter sports activities during the year.

There is no cover for:

Bobsleighbing, heli skiing, lugging, ski acrobatics, ski flying, ski-jumping, ski mountaineering, ski racing, ski randonee, ski stunting, ski touring or snow cat skiing

SECTION A: IF YOU NEED TO CANCEL YOUR TRIP BEFORE YOU TRAVEL – this section applies to both the Essential and Premier policies

The main purpose of this section is to provide cover for costs you've paid if you have to cancel a trip because of the sudden and unexpected illness of you, a close relative or travelling companion. Not all reasons that may result in you having to cancel a trip are covered.

If **you** think **you** may have to cancel **your trip** please tell **us** immediately. Cancelling **your trip** and any excursions as soon as **you** know this is necessary may reduce **your** cancellation charges. If **you're** not sure whether to cancel a **trip**, please call the claims line on 0845 640 5194 (for textphone, please dial 18001 first).

What is covered

If **you** need to cancel a **trip** before it begins because of one of the reasons shown below, **we'll** pay up to £5,000 for **your** part of personal accommodation, transport charges and other **trip** expenses which **you've** paid or agreed to pay, but have not used.

- If **you** or a **relative** or someone **you** are going to stay with or a **travelling companion** or a **colleague**, dies, is seriously injured or becomes seriously ill.
- If **you** or a **travelling companion**, is called for jury service in the **United Kingdom** or as a witness in a court in the **United Kingdom**, or are put into compulsory quarantine.
- If **you** or a **travelling companion** are needed by the police following a burglary, or damage caused by fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their **home** or usual place of business in the **United Kingdom**.
- If **you** are made redundant and qualify for payment under current **United Kingdom** redundancy payment legislation, and there was no reason for **you** to think this would happen when the policy was purchased or the **trip** was booked. No cover is provided if **you** have chosen to take voluntary redundancy.
- If **you** or a **travelling companion** are a member of the Armed Forces, or Territorial Army, or police, fire, nursing or ambulance services and have authorised leave cancelled or are called up for operational reasons. This cover will only apply if the need to cancel a **trip** could not reasonably have been expected at the time this insurance was purchased and at the time of booking any **trip**. **We'll** need written confirmation from **your** employer that **your trip** had to be cancelled.
- If the Foreign and Commonwealth Office (FCO) advises against all travel to **your** planned destination after **you** have booked transport or accommodation for **your trip**, and after the start date of **your** policy.

What is not covered

The purpose of this part of the section is to make it clear if there are any restrictions to what is covered. If a situation occurs that is not mentioned under the 'what is covered' section it is automatically not covered. However, if you're unsure if cover may apply, please call us on 0845 640 5194.

1. **We** won't pay the first £50 of **your** claim. This applies to each **insured person**. This amount will be reduced to £15 per person if the claim is for the amount of the deposit only.
2. **We** won't cover claims that are in any way related to a circumstance that **you** knew about before **you** purchased this insurance or before **you** booked a **trip** that could reasonably have been expected to lead to **you** needing to cancel a **trip**, unless **you** have told **us** about it and **we've** agreed to cover it and this is shown on **your schedule**. This includes any health condition or medical investigation of **you**, a **relative**, someone **you** were going to stay with, a **travelling companion** or a **colleague** (more information can be found under the health declaration and exclusions section on pages 11 to 13) and also to events (such as industrial action, riots, severe weather) that have been announced in the media.
3. **We** won't pay more than the lowest cost for equivalent travel tickets if **your** booking was paid for using any type of loyalty scheme, for instance an airline mileage reward scheme or loyalty card scheme.
4. **We** won't pay the cost of any management fees, maintenance costs or exchange fees if **you** booked using a holiday points scheme, timeshare or other similar arrangement.
5. **We** won't cover any cancellation charges **you** pay or owe because **you** didn't tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.
6. **We** won't cover redundancy if **you** have chosen voluntary redundancy or if it resulted from misconduct leading to dismissal or from resignation or where a warning or notification of redundancy was given, before **you** took out this policy or bought **your** travel tickets (whichever happened last).

Please also read the general exclusions on pages 14 and 15 and general conditions on pages 16 and 17 which also apply.

Information you will need to provide if you make a claim for cancelling a trip

- **We'll** need **your** original **trip** booking invoice(s) and travel documents showing the dates and times of travel, and cancellation invoice(s) showing the cancellation costs and charges **you** have incurred.
- For claims relating to illness or injury **we'll** need a medical certificate from the **doctor** treating the person. If someone dies, **we'll** need a signed copy of the death certificate.
- If **your** claim results from a reason to cancel other than illness or injury, **we'll** need to see evidence of the circumstance(s).

Please see the making a claim section on page 54 which also applies

SECTION B: IF YOU NEED TO CANCEL EXCURSIONS OR ACTIVITIES WHILE ON YOUR TRIP - this section applies to both the Essential and Premier policies

The main purpose of this section is to provide cover for costs for booked excursions or activities if you have to cancel them because of sudden illness or injury while you're on a trip, or if you're on a winter sports trip and you can't use facilities because of poor weather.

What is covered

We'll pay up to £5,000 towards costs **you** have paid or have agreed to pay, for any booked excursions or activities (including winter sports tuition fees) if **you** have to cancel them before they begin because:

- **you** are seriously injured or become seriously ill while on a **trip** and the treating **doctor** advises **you** not to go on the excursion or take part in the activity

or

- someone **you** are travelling with, and who is booked on the same excursion as **you** are, is seriously ill or injured while on a **trip** and the treating **doctor** provides written confirmation that they can't go on the excursion and that **you** need to provide them with assistance

Within the £5,000 limit we'll also pay:

- for any unused pre-booked winter sports tuition fees if the tuition is cancelled because of bad weather conditions or no snow at **your** pre-booked winter sports resort
- the cost of **your** pre-paid lift pass for each full day **you** are unable to use it because the lifts were not in use

What is not covered

The purpose of this part of the section is to make it clear if there are any restrictions to what is covered. If a situation occurs that is not mentioned under the 'what is covered' section it is automatically not covered. However, if you're unsure if cover may apply, please call the claims line on 0845 640 5194.

1. **We** won't pay the first £50 of **your** claim. This applies to each **insured person**.
2. **We** won't pay for any lost costs if **you** cut **your trip** short because of illness or injury. If this happens **we**'ll only pay under section C: if you need to cancel/cut short your trip after you've travelled.
3. **We** won't pay any claim that may be considered in any way related to a **pre-existing medical condition**, unless **we**'ve been told about it and agreed to provide cover for it. This is explained in more detail under the health declaration and health exclusions section on pages 11 to 13.
4. **We** won't cover the cost of any excursions that are booked after **you** or a **travelling companion** were injured or became ill.

5. **We** won't pay more than the lowest cost for equivalent tickets if **your** booking was paid for using any type of loyalty or rewards scheme.

Please also read the general exclusions on pages 14 and 15 and general conditions on pages 16 and 17 which also apply.

Information you will need to provide if you make a claim for a lost excursion, activity or winter sports costs

- **We**'ll need **your** original booking invoices and travel documents showing dates and times, and the cancellation invoice(s) showing the cancellation costs and charges **you** have incurred.
- For claims relating to illness or injury **we**'ll need a medical certificate from the **doctor** treating **you** or **your travelling companion**.
- For claims for unused winter sports tuition **we**'ll need written evidence from the provider of the winter sports tuition that it was cancelled.
- For claims for unused lift pass costs **we**'ll need written evidence from **your** tour operator, local piste authority or lift operator confirming the dates the lifts were not able to be used.

Please see the making a claim section on page 54 which also applies

SECTION C: IF YOU NEED TO CUT SHORT/CANCEL YOUR TRIP AFTER YOU'VE TRAVELLED - this section applies to both the Essential and Premier policies

The main purpose of this section is to reimburse you for costs you've paid if you have to cut your trip short because of the sudden and unexpected illness or injury of you, a close relative or travelling companion. Not all reasons that may result in you wanting to return home early are covered.

If **you** think **you** may have to cut **your trip** short, please tell **us** immediately by calling the 24 hour emergency medical assistance line. If **you** return **home** without having contacted **us**, **we** may not be able to pay **your** claim.

From outside the UK phone +44 1243 621 537.

For textphone please dial +44 151 494 1260 and ask to be connected to the number.

From within the UK phone 01243 621537, for textphone please dial 18001 first.

Call charges will not be reimbursed; but **we**'ll call **you** back if **you** ask **us** to.

What is covered

If **you** need to cut short a **trip** because of one of the reasons shown below, **we**'ll pay up to £5,000 for **your** part of unused personal accommodation, transport charges and other **trip** expenses which **you**'ve paid or agreed to pay.

We'll pay unused personal accommodation and other **trip** expenses based on each full 24 hour period **you** have lost. Loss is based on the date **you** needed to return **home**, or the date **you** are in hospital as an in-patient if **you** remain there for the rest of **your trip**.

However, if **we** pay for **you** to get **home** because of illness or injury (see cover under the medical emergency expenses section) **we** won't refund the cost of **your** unused return travel tickets.

We'll only provide the cover above if **you** cut **your trip** short for one of the following reasons.

- If **you** or a **relative** or someone **you** are staying with or a **travelling companion** or a **colleague**, dies, is seriously injured or becomes seriously ill.
- If **you** are injured or ill and are in hospital for the rest of **your trip**.
- If **you** or a **travelling companion** is called for jury service in the **United Kingdom** or as a witness in a court in the **United Kingdom**, or are put into compulsory quarantine.
- If **you** or a **travelling companion** are needed by the police following a burglary, or damage caused by fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their **home** or usual place of business in the **United Kingdom**.

- If **you** or a **travelling companion** are a member of the Armed Forces, or Territorial Army, or police, fire, nursing or ambulance services and have authorised leave cancelled or are called up for operational reasons. This cover will only apply if the need to cut short a **trip** could not reasonably have been expected at the time this insurance was purchased and at the time of booking any **trip**. **We'll** need written confirmation from **your** employer that **your trip** had to be cut short.
- If the Foreign and Commonwealth Office advice is to leave the area **you** are staying in.

If **you** have a Premier policy there is additional cover in section J for cutting short a **trip**/cancellation if **you** experience travel delays of more than 24 hours.

What is not covered

The purpose of this part of the section is to make it clear if there are any restrictions to what is covered. If a situation occurs that is not mentioned under the 'what is covered' section it is automatically not covered. However, if you're unsure if cover may apply, please call the claims line on 0845 640 5194.

1. **We** won't pay the first £50 of **your** claim. This applies to each **insured person**.
2. **We** won't cover claims that are in any way related to a circumstance that **you** knew about before **you** purchased this insurance or before **you** booked a **trip** that could reasonably have been expected to lead to **you** needing to cut **your trip** short, unless **you** have told **us** about it and **we've** agreed to cover it and this is shown on **your schedule**. This includes any health condition or medical investigation of **you**, a **relative**, someone **you** were going to stay with, a **travelling companion** or a **colleague** (more information can be found under the health declaration and exclusions section on pages 11 to 13).
3. If **you're** claiming because of **your** injury or illness **we** won't cover any costs if **you** don't get a medical certificate from the **doctor** who treated **you** in the place where **you** were staying which says it was necessary for **you** to come **home** or to stay in hospital because of injury or illness. **Our** medical advisers must also agree the action being taken is appropriate for the illness or injury - please contact the 24 hour emergency medical assistance line for confirmation.
4. **We** won't cover the cost of **your** original pre-booked transport tickets if **you** haven't used them and **we've** paid to get **you home**.
5. **We** won't pay more than the lowest cost for equivalent tickets if **your** booking was paid for using any type of loyalty scheme, for instance an airline mileage reward scheme or loyalty card scheme.
6. **We** won't cover the cost of any management fees, maintenance costs or exchange fees if **you** booked using a holiday points scheme, timeshare or other similar arrangement.
7. **We** won't cover **you** to return to the **United Kingdom** if the Foreign and Commonwealth Office (FCO) advice is just not to travel to a destination. Cover to cut short a **trip** is only provided if the FCO advice is to leave the area **you** are booked to stay in.

Please also read the general exclusions on pages 14 and 15 and general conditions on pages 16 and 17 which also apply.

Information you will need to provide if you make a claim for cutting short your trip

- **We'll need your original trip** booking invoice(s) and travel documents showing the dates and times of travel, and original cancellation invoice(s) showing the cancellation costs and charges **you** have incurred.
- For claims relating to illness or injury **we'll** need a medical certificate from the **doctor** treating the person. If someone dies, **we'll** need a signed copy of the death certificate.
- If **your** claim results from a reason to cut short **your trip** other than illness or injury, **we'll** need to see evidence of the circumstance(s).

Please see the making a claim section on page 54 which also applies.

SECTION D: EMERGENCY MEDICAL AND RELATED EXPENSES - this section applies to both the Essential and Premier policies

The main purpose of this section is to provide cover for unexpected emergency medical treatment costs and to arrange to get you back home if you're too unwell to continue your trip (please note that emergency medical treatment costs are not available if you only have UK cover because the NHS will cover these). No cover is provided if you're travelling to receive treatment or get medical advice or if you know you'll need treatment while you're away.

You can call **our** emergency medical assistance line 24 hours a day, 365 days of the year. When **you** call please provide **your** policy number and say **you're** insured with LV= travel insurance.

You must call the medical assistance line whenever possible before arranging any medical advice or treatment in America, before going to hospital or where medical costs are likely to be more than £500.

From outside the UK phone +44 1243 621 537.

For textphone please dial +44 151 494 1260 and ask to be connected to the number.

From within the UK phone 01243 621537, for textphone please dial 18001 first.

Call charges will not be reimbursed; but **we'll** call **you** back if **you** ask **us** to.

Special conditions that apply to this section

The cover provided is explained under 'what is covered' below. However, the cover is provided on the understanding that **you** agree to the points below.

1. **You** (or if **you** are unable to do this, a **travelling companion** or **your** next of kin) must tell **us** immediately by contacting the emergency medical helpline if **you** need to go into hospital or **you** think **you** may have to come **home** early or extend **your trip** because of illness or injury. **You** must accept **our** decisions about the most suitable, practical and reasonable solutions to any medical emergency.
2. **You** take all reasonable precautions recommended by the Foreign and Commonwealth Office for where **you** are travelling and those recommended by **your doctor**, before and during a **trip**. This includes getting all recommended vaccinations and taking recommended medication (for example malaria tablets).
3. **You** must try to get treatment at a medical facility that participates in the reciprocal health agreement with the **United Kingdom** where this is available. **Our** 24 hour emergency medical assistance line will be able to give guidance on where such facilities are located.
4. Please be aware that the standard of care in many countries is not the same as is available in the **United Kingdom** and private medical treatment is not covered unless **we've** authorised it.

5. Before **we**'re able to make a payment, guarantee a payment or provide any cover under this section **we** may need to see **your** full medical history. How long this takes is largely dependent on **your doctor**. **We** need this information to confirm there are no **pre-existing medical conditions** that **you** haven't told **us** about, which would have changed the cover **we** would have provided had **we** known about them, or that are related or made **you** more likely to need the emergency treatment **you** have had to have.
6. If **you** get treatment for a minor illness or accident, **you** should, where possible, pay the costs and claim the money back from **us** when **you** return. However, please call the emergency medical assistance line if **your** medical costs are likely to be over £500, **you** are in America, **you** may need to go into hospital, or **you** need assistance in returning **home**.
7. If **our** medical advisers think it would be in the interest of **your** health to bring **you** back **home** or to a hospital or nursing home in the **United Kingdom**, **you** will normally be transferred by regular airline or road ambulance. If **you** need to go **home** early the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person and **we** won't fly **you home** unless **your** condition meets the airline's requirements (which may be later than the treating **doctor's** confirmation that **you're** fit to fly). Where medically necessary in very serious or urgent cases **we'll** use an air ambulance. **We'll** consult with the treating **doctor** and **our** medical advisors first.

1. What is covered if the area of cover shown on your schedule is Europe, Worldwide excluding North and Central America, or Worldwide

If **you** are unexpectedly injured or taken ill during **your trip** **we'll** pay up to £10 million for reasonable fees or charges **you** pay or agree to pay for the following.

- Medical and surgical expenses (but not for dental treatment), medication, hospital or nursing **home** or nursing service charges.
- Reasonable extra transport (but not taxi fares unless **we've** specifically agreed to pay for these) and accommodation costs up to the standard of **your** original booking, including getting **you** back **home** if **you** are unable to use **your** pre-arranged return transport.
- Reasonable extra transport (but not taxi fares unless **we've** specifically agreed to pay for these) and accommodation costs for one other person to stay or travel with **you** if this is the recommended medical advice. If this person needs to travel from the **United Kingdom**, economy travel will be covered to get them to **you**.

We'll also pay within the overall £10 million limit:

- for mountain search and rescue services if this is considered medically necessary
- up to £250 for emergency dental treatment to relieve sudden pain
- £25 for each 24-hour period and up to a maximum of £1,000 in total, if **you** are in hospital as an in-patient or are confined to **your** accommodation because of compulsory quarantine on the orders of a **doctor** or government official while on a **trip**. (This benefit is to help **you** pay for additional expenses such as taxi fares for visitors and phone calls)
- the reasonable cost of transporting **your** body or ashes to **your home** or reasonable funeral expenses in the place **you** die outside of the **United Kingdom**

- up to £500 for reasonable extra kennel or cattery fees **you** have to pay if **you** are taken into hospital as an in-patient while on a **trip** and can't return as planned
- for emergency replenishment of medication **you** are taking, if **you** run out of the medication because **you** are unable to return **home** on the date **you** were scheduled to

2. What is covered if the area of cover shown on your schedule is UK

If **you** are unexpectedly injured or taken ill during **your trip**, **we**'ll pay up to £2,000 for reasonable transport (but not taxi fares unless **we**'ve specifically agreed to pay for these) and accommodation costs for **you** and one other person who stays or travels with **you** on medical advice. This includes:

- the cost of getting someone within the **United Kingdom** to travel to **you** and stay with **you** if this is necessary
- the cost of getting **you home**
- the cost of transferring **you** by ambulance to a hospital nearer **your home**
- the cost of bringing **your body home** if **you** should die

What is not covered

The purpose of this part of the section is to make it clear if there are any restrictions to what is covered. If a situation occurs that is not mentioned under the 'what is covered' section it is automatically not covered. However, if you're unsure if cover may apply, please call the claims line on 0845 640 5194.

1. **We** won't pay the first £50. This applies to each **insured person** for each claimed event. This won't apply if **your** claim is reduced because **you** used an EHIC card or any other reciprocal health agreement. It also does not apply to the in-patient benefit, or cattery or kennel fees.
2. **We** won't provide any cover if **you** know **you** will need medical treatment during **your trip** or if **you** are travelling specifically to get medical treatment.
3. **We** won't cover the cost of replacing any medication **you** were using when **you** began **your trip** or if **you** run out of medication during **your trip** unless **your trip** is extended for reasons outside of **your** control.
4. **We** won't pay claims that may be considered in any way related to, triggered by or made worse by, a **pre-existing medical condition** that **you** haven't told **us** about or that **we** haven't agreed to cover. Please refer to the health declaration and health exclusions on pages 11 to 13 where this is explained in more detail.
5. **We** won't pay for routine care.
6. **We** won't cover services or treatment **you** receive that the **doctor** treating **you** or **our** medical advisers think can wait until **you get home**.
7. **We** won't cover the extra cost of having a single or private room in a hospital or nursing home.

8. **We** won't cover the cost of any treatment that is not directly related to the illness or injury that caused the claim.
9. **We** won't cover any taxi fares or telephone calls (including mobile calls).
10. **We** won't cover the cost of **your** burial or cremation within the **United Kingdom**.
11. **We** won't pay to replace or repair false teeth, artificial teeth (such as crowns or implants) or veneers, or cover dental work involving precious metals.
12. **We** won't cover any costs **you** pay or agree to 12 months or more after the date of **your** injury, illness or death.

Please also read the general exclusions on pages 14 and 15 and general conditions on pages 16 and 17 which also apply.

Information you will need to provide if you make a claim for emergency medical and/or related expenses

- **We**'ll need **your** original **trip** booking invoice(s) and travel documents showing the dates and times of travel.
- **We**'ll need medical evidence from the **doctor** treating **you** to confirm the illness or injury and treatment given, including the date **you** went in and the date **you** left hospital if this applies.
- **We**'ll need original receipts and accounts for all out of pocket expenses **you** have to pay and original bills or invoices **you** are asked to pay.
- If **you** are quarantined **we**'ll need to see evidence from a **doctor** or the official body imposing the quarantine that this was necessary and the dates **you** were quarantined from and to.

Please see the making a claim section on page 54 which also applies

SECTION E: IF YOU DIE, LOSE YOUR SIGHT OR A LIMB, OR ARE PERMANENTLY DISABLED BECAUSE OF AN ACCIDENT - this section applies to both the Essential and Premier policies

The purpose of this cover is to provide you or your dependents (if you die) with an amount of money if you have a serious accident that leaves you permanently without sight or a limb, unable to work, or you die. Age restrictions apply to some benefits.

What is covered

We'll pay **you** or **your legal representative** £25,000, if, during a **trip you** are involved in an accident that is caused by something external, visible and accidental and one of the following results:

- **you** die. If **you** are under 16 years of age at the time of the accident the maximum **we'll** pay is £2,500
- **you** permanently lose all sight in one or both of **your** eyes
- **you** permanently lose the use of one or both of **your** hands or feet
- if **you** are 65 years of age or under and **you** are left with a permanent physical disability and as a result there is no paid work that **you** are able to do

What is not covered

The purpose of this part of the section is to make it clear if there are any restrictions to what is covered. If a situation occurs that is not mentioned under the 'what is covered' section it is automatically not covered. However, if you're unsure if cover may apply, please call the claims line on 0845 640 5194.

1. **We** won't pay a claim that may be considered related to or caused by (whether directly or indirectly) a **pre-existing medical condition** that **you** haven't told **us** about or that **we** haven't agreed to cover. Please refer to the health declaration and health exclusions information on pages 11 to 13 where this is explained in more detail.
2. **We** won't cover any claim that arises more than one year after the original accident.
3. **We** won't pay more than £25,000 for one accident even if this results in more than one permanent loss, a permanent loss and physical disability, or death after a permanent loss or physical disability.

Please also read the general exclusions on pages 14 and 15 and general conditions on pages 16 and 17 which also apply.

Information you will need to provide if you make a claim for loss because of an accident

- **We'll** need **your** original **trip** booking invoice(s) and travel documents showing the dates and times of travel.
- **You** must give a detailed account of the circumstances surrounding the event (including photographs and video evidence if this applies).
- **You** must provide medical evidence from the **doctor** treating **you** to confirm the injury and treatment given, including dates **you** went into hospital and when **you** left hospital.
- **You** will need to give full details of any witnesses, providing written statements if available.
- **We'll** need a signed copy of the death certificate if this applies.

Please see the making a claim section on page 54 which also applies

SECTION F: COVER IF YOU ARE LEGALLY RESPONSIBLE FOR DAMAGE OR LOSS TO A PERSON OR PROPERTY - this section applies to both the Essential and Premier policies

The purpose of this section is to cover the costs and compensation you have to pay if you're legally responsible for damage to a person or property that happens while you're away on a trip. It does not cover all situations.

The cover provided is explained under 'what is covered' below. However, the cover is provided on the understanding that **you** agree to the points below.

1. **You** tell **us** as soon as **you** or **your legal representatives** are aware of a possible prosecution, inquest or injury that might lead to a claim under this section.
2. **You** do not negotiate, pay, settle, admit or deny any liability to any third party without **our** written permission.
3. If **you're** using a motorised or mechanical vehicle while **you're** on a **trip** this policy won't cover **you** for any liability arising from **your** use of such a vehicle. **You** must make sure **you** have the necessary insurance in place for using the vehicle.

What is covered

We'll pay up to £2 million plus any other costs **we** agree to in writing that relate to anything **you** cause during **your trip** for which **you** are legally responsible and which results in one of the following:

- the accidental bodily injury or death of a person but not **you**, a **travelling companion** or **relative**
- accidental loss of or damage to property that **you** do not own and which **you**, a **travelling companion** or a **relative** have not hired, loaned or borrowed
- accidental loss of or damage to the accommodation **you** are using on **your trip** that does not belong to **you**, a **travelling companion** or a **relative**

What is not covered

The purpose of this part of the section is to make it clear if there are any restrictions to what is covered. If a situation occurs that is not mentioned under the 'what is covered' section it is automatically not covered. However, if you're unsure if cover may apply, please call the claims line on 0845 640 5194.

1. **We** won't cover any liability for accidental bodily injury, death, or loss of or damage to property that comes under any of the following categories:
 - a. something which is suffered by anyone employed by **you**, a **travelling companion** or a **relative**, and is caused by the work they are employed to do
 - b. something which is caused by something **you** deliberately did or did not do

- c. something which is caused by **your** employment or employment of a **travelling companion** or a **relative**
 - d. something which is caused by **you** using any firearm or weapon
 - e. something that is caused by any animal **you** own, look after or are in control of (unless **we're** specifically covering an activity that involves **you** being in control of an animal)
 - f. something **you** agree to take responsibility for which **you** would not otherwise have been responsible for
2. **We** won't pay any claims for responsibility **you** have under a contract unless **you** would have had that responsibility if the contract did not exist.
 3. **We** won't cover any liability for accidental bodily injury **you**, a **travelling companion** or **relative** may suffer.
 4. **We** won't pay any compensation or other costs caused by accidents as a result of **you** using any land or building other than the accommodation **you** are using on **your trip**.
 5. **We** won't pay any compensation or other costs that arise because of accidents caused by:
 - a. motorised or mechanical vehicles and trailers attached to them, other than electric wheelchairs and mobility scooters being used on pedestrian routes
 - b. aircraft, motorised watercraft or sailing vessels unless **you** are taking part in an activity that is listed as covered on page 18 or if **you** have a Premier policy is listed on page 19, and personal liability is not stated as not being covered for that activity

Please also read the general exclusions on pages 14 and 15 and general conditions on pages 16 and 17 which also apply.

Information you will need to provide if you make a claim for your legal liability

- **We'll** need **your** original **trip** booking invoice(s) and travel documents showing the dates and times of travel.
- **We'll** need a detailed account of the circumstances surrounding the claim (including photographs and video evidence if this applies).
- **We** must see any writ, summons or other correspondence **you** receive from anyone else.
- **You** should not admit responsibility, offer to make any payment or correspond with anyone else without **our** written permission.
- **We'll** need the names and addresses of any witnesses, plus written statements where available.

Please see the making a claim section on page 54 which also applies

SECTION G: LEGAL ADVICE AND EXPENSES COVER - this section applies to both the Essential and Premier policies

The purpose of this section is to provide you with legal advice about situations relating to trips. If you're ill, injured or die on a trip because of someone else's negligence we may provide legal representation for you to claim damages or compensation.

The cover and helpline provided under this section is administered by Irwin Mitchell Solicitors.

You can call **our** 24 hour legal helpline for advice on any travel related legal problem to do with **your trip**.

- From within the UK phone 0845 640 5193. For textphone please dial 18001 first.
- From outside the UK phone +44 168 987 9555. For textphone please dial +44 151 494 1260 and ask to be connected.

What is covered

If **you** are ill, injured or die during **your trip** and **you** or **your** personal representative take legal action to claim damages or compensation for negligence against someone, **we**'ll pay up to £25,000 in **legal costs** for **legal action** for **you**. **We** won't pay more than £50,000 per policy.

Specific conditions that apply to this cover

1. **We**'ll only cover a claim if **we** think a reasonable settlement is likely and the cost of the **legal action** will be less than the settlement. **We** can withdraw cover after **we**'ve agreed to the claim for these reasons.
2. **We**'ll choose a **legal representative** to act for **you**. **You** have the right to choose **your** own **legal representative** to represent **you** if it is necessary to take **your** claim to court or if a conflict of interest arises. Where **you** choose to use **your** own **legal representative** **we**'ll not pay for:
 - **legal costs** that are unreasonable
 - **legal costs** incurred by **your legal representative** in avoidable correspondence or which are recoverable from a court, tribunal or other party
 - any shortfall in costs recovered from another party where the claim has been successful and costs have been recovered
3. **You** must conduct **your** claim in the way requested by the **legal representative** and **you** must keep **us** and the **legal representative** fully aware of all facts and correspondence including any claim settlement offers made to **you**.
4. **We** won't be bound by any promises or undertakings that **you** give to the **legal representative** or which **you** give to any person about payment of fees or expenses, unless **you** have **our** written consent.
5. **We**'ll be entitled to keep an amount for the **legal costs** **we**'ve incurred in pursuing **your legal action** if the **legal costs** are not recovered, or if there is a shortfall in those **legal costs**, from the compensation **you** receive. The maximum **we**'ll keep is half of the compensation **you** receive. **You** must pay **us** any **legal costs** that are recovered.

What is not covered

The purpose of this part of the section is to make it clear if there are any restrictions to what is covered that has not already been mentioned under the specific conditions section above. If a situation occurs that is not mentioned under the 'what is covered' section it is automatically not covered. However, if you're unsure if cover may apply, please call the legal helpline on 0845 640 5193.

1. **We** won't cover any claim **you** don't report to **us** within 90 days of the event that leads to the claim.
2. We won't cover any claim involving **legal action** between members of the same household, a **relative**, a **travelling companion**, or one of **your** employees.
3. **We** won't cover any claim if another insurer or service provider has refused **your** claim or if there is a shortfall in the cover they provide.
4. **We** won't cover any claim against a travel agent, tour operator, carrier, **us**, **our** agent, or another person insured by this policy.
5. **We** won't cover **legal action** that **we**'ve not agreed to.
6. **We** won't provide cover if **you** refuse reasonable settlement of **your** claim. **You** should use a resolution facility, such as mediation, in this situation.
7. **We** won't provide cover if **you** withdraw from a claim without **our** agreement. If this happens, **you** must repay **us** **legal costs** that **we**'ve paid and all **legal costs** will become **your** responsibility.
8. **We** won't cover costs awarded as a personal penalty against **you** or the **legal representative** (for example if **you** don't keep to court rules and procedures).
9. **We** won't cover costs in bringing **legal action** in more than one country for the same event.

Please also read the general exclusions on pages 14 and 15 and general conditions on pages 16 and 17 which also apply.

Information you will need to provide if you make a claim for your legal expenses

- **We**'ll need **your** original **trip** booking invoice(s) and travel documents showing the dates and times of travel.
- **We**'ll need a detailed account of the circumstances surrounding the claim (including photographs and video evidence if this applies).
- **We** must see any writ, summons or other correspondence **you** receive from anyone else.
- **You** should not admit responsibility, offer to make any payment or correspond with anyone else without **our** written permission.
- **We**'ll need the names and addresses of any witnesses, plus written statements where available.

Please see the making a claim section on page 54 which also applies

SECTION H: HIJACK OR KIDNAP COVER - this section applies to both the Essential and Premier policies

The purpose of this section is to provide you with a small amount of compensation if you're hijacked or kidnapped and financial assistance to negotiate your release.

What is covered

If **you** are hijacked or kidnapped during **your trip we**'ll pay up to £2,000 for the following:

- £25 for each full 24 hours **you** are held by the hijackers or kidnappers
- costs to help negotiate **your** release from the hijackers or kidnappers

What is not covered

The purpose of this part of the section is to make it clear if there are any restrictions to what is covered. If a situation occurs that is not mentioned under the 'what is covered' section it is automatically not covered. However, if you're unsure if cover may apply, please call the claims line on 0845 640 5194.

1. **We** won't pay unless **we** have a letter from the appropriate authorities confirming the hijack or kidnap and the length of time **you** were held.
2. **We** won't pay a claim if **you** didn't have the correct passport or visa.
3. **We** won't pay ransom money.

Please also read the general exclusions on pages 14 and 15 and general conditions on pages 16 and 17 which also apply.

Information you will need to provide if you make a claim for hijack or kidnap

- **We**'ll need **your** original **trip** booking invoice(s) and travel documents showing the dates and times of travel.
- **We** must see supporting evidence from the appropriate authority confirming the hijack or kidnap.

Please see the making a claim section on page 54 which also applies

Sections I, J, K and L only apply if you have a Premier policy

SECTION I: IF YOU ARE DELAYED AT YOUR DEPARTURE POINT – this section only applies if you have a Premier policy

The purpose of this section is to provide you with a small financial benefit to pay for refreshments, telephone calls etc if the transport you're booked on is delayed for more than 12 hours and you're waiting at the place your transport is meant to go from.

What is covered

If the flight, train, coach or sea vessel **you** are booked on is delayed leaving, **we'll pay you** £25 for each 12 hours **you** are delayed from the departure time shown in **your** pre-booked travel plans, up to £250.

The cover only applies:

1. if the transport has been pre-booked
2. if **you** are waiting at the airport, port or station **your** transport is due to leave from
3. if **you** have checked in for **your** transport (unless this is not possible)
4. if the delay has in no way been caused by **you** and is outside of **your** control

If **you** are delayed for more than 24 hours **you** can choose to abandon **your trip** and claim under Section J.

What is not covered

The purpose of this part of the section is to make it clear if there are any restrictions to what is covered. If a situation occurs that is not mentioned under the 'what is covered' section it is automatically not covered. However, if you're unsure if cover may apply, please call the claims line on 0845 640 5194.

1. **We** won't cover any delay caused by any event (such as industrial action, riots, severe weather) that began or was announced in the media before **you** bought **your** policy or travel tickets for **your trip** (whichever is later).

Please also read the general exclusions on pages 14 and 15 and general conditions on pages 16 and 17 which also apply.

Information you will need to provide if you make a claim because of a delayed departure

- **We'll** need **your** original **trip** booking invoice(s) and travel documents showing the dates and times of travel.
- **We'll** need written confirmation from the airline, coach or railway company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

Please see the making a claim section on page 54 which also applies

SECTION J: CANCELLATION (ABANDONMENT) COVER IF YOUR TRANSPORT IS DELAYED FOR MORE THAN 24 HOURS OR CANCELLED – this section only applies if you have a Premier policy

The main purpose of this section is to provide cover for costs you have paid if your transport is delayed for more than 24 hours or cancelled and not rearranged for more than 24 hours and you decide not to continue with your trip.

What is covered

We'll pay up to £5,000 for **your** part of personal accommodation, transport charges and other **trip** expenses which **you** have paid or agreed to pay for, but have not used, in the following circumstances:

- if **your** pre-booked transport is delayed for more than 24 hours and **you** decide to cancel **your trip**
- if **your** pre-booked transport is cancelled by the transport provider and **you** are unable to find alternative transport travelling less than 24 hours after the original scheduled departure time, and **you** decide to cancel **your trip**. Evidence of reasonable attempts to find alternative transport will be required
- if **you're** not allowed to board **your** pre-booked transport for reasons outside of **your** control, and no suitable alternative is provided that is scheduled to depart within 24 hours of **your** original departure time, and **you** decide to cancel **your trip**
- if **you're** unable to travel for more than 24 hours after **your** original scheduled departure time because **your** transport is cancelled or delayed, but **you** continue with **your trip**, we'll pay **your** unused accommodation costs. This will be calculated on the full cost of the accommodation divided by the number of days **you** were scheduled to stay and payment made for each full 24 hour period lost

If **you're** unable to travel as planned for more than 24 hours from **your** original scheduled departure time because **your** transport is cancelled or delayed and **you** wish to continue **your trip**, additional transport and/or accommodation costs may be covered under Section K.

What is not covered

The purpose of this part of the section is to make it clear if there are any restrictions to what is covered. If a situation occurs that is not mentioned under the 'what is covered' section it is automatically not covered. However, if you're unsure if cover may apply, please call the claims line on 0845 640 5194.

1. We won't pay the first £50 of **your** claim. This applies to each **insured person**.
2. We won't cover claims that are in any way related to a circumstance that **you** knew about before **you** purchased this insurance or before **you** booked a **trip**.

3. **We** won't pay more than the lowest cost for equivalent tickets if **your** booking was paid for using any type of loyalty scheme, for instance an airline mileage reward scheme or loyalty card scheme.
4. **We** won't pay the cost of any management fees, maintenance costs or exchange fees if **you** booked using a holiday points scheme, timeshare or other similar arrangement.
5. If **you're** on a multiple destination **trip** or have at least one connection during **your trip**, **we** won't cover claims for cancellation after the first part of your **trip** unless there is a good reason why **you** don't wish to continue with **your trip**. For instance because **you** were joining a tour or cruise and the delay means **you're** not able to join it.
6. **We** won't provide any cover if **you** haven't complied with the terms of contract of the transport (including **your** rights under EU Air Passenger Rights legislation) or accommodation provider and **we** won't provide any cover if **you** don't try to get compensation, assistance or a refund from them in line with those terms. Where **you** should be entitled to compensation from **your** transport or accommodation provider **we'll** require evidence from them of what they have provided and if they are not providing any, their reason for this.
7. **We** won't provide any cover under this section of the policy if **your** travel delay or cancellation is because the provider has gone bankrupt and cover is provided under section L.

Please also read the general exclusions on pages 14 and 15 and general conditions on pages 16 and 17 which also apply.

Information you will need to provide if you make a claim because your transport was cancelled or delayed for more than 24 hours

- **We'll** need **your** original **trip** booking invoice(s) and travel documents showing the dates and times of travel.
- **We'll** need **your** original cancellation invoice(s) showing the cancellation costs and charges **you** have incurred.
- If **your** departure was delayed for more than 24 hours or was cancelled or **you** were denied boarding, **we'll** need written confirmation from the airline, coach or railway company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed or cancelled or **you** were unable to board.
- If **you** are claiming for a delay that occurs after **you** have already travelled, for instance because of a delay to connecting transport or transport while on a multiple trip destination, **we'll** need to see evidence of the reason for cancelling, for example confirmation that **you** were not able to join a pre-booked tour later than originally planned.

Please see the making a claim section on page 54 which also applies

SECTION K: ADDITIONAL TRANSPORT AND/OR ACCOMMODATION COSTS – this section only applies if you have a Premier policy

The main purpose of this section is to cover additional costs you have to pay for transport or accommodation to reach your destination if you miss your pre-booked transport or experience travel delays of more than 24 hours, or for example can't ski at your booked resort.

What is covered

We'll pay **you** up to £1,000 per **trip** for extra costs **you** have to pay for transport and accommodation (to a similar standard to that of **your** pre-booked travel and accommodation) for the following.

1. For **you** to get to **your** destination or back **home** if **you** don't get to the airport, port or station **your** pre-booked transport is due to leave from, by the time shown in **your** travel plans because:
 - the public transport (including scheduled flights) doesn't run to its timetable
 - an incident occurs on the highway that **you**'re travelling on to get to the airport, port or station **your** pre-booked transport is due to leave from, which results in a severe delay that it isn't possible to avoid
 - the vehicle **you**'re travelling in is involved in an accident or breaks down
 - of severe adverse weather conditions

This cover only applies:

- if the transport **you** miss was pre-booked
 - if **you** allowed enough time in **your** travel plans for delays which are or could be reasonably expected
2. For **you** to get to **your** destination or back **home** if **your** pre-booked transport is delayed for more than 24 hours from its scheduled departure time.
 3. For **you** to get to **your** destination or back **home** if **your** pre-booked transport is cancelled and no alternative is provided that is scheduled to depart within 24 hours of the original departure time.
 4. For **you** to get to **your** destination or back **home** if **you**'re not allowed to board **your** pre-booked transport for reasons outside of **your** control and no suitable alternative is provided that is scheduled to depart within 24 hours of **your** original departure time.
 5. For **you** to get to **your** destination or back **home** if **your** flight is diverted or re-directed after take off.
 6. For **you** to stay at **your** destination as planned if **you**'re no longer able to stay in **your** pre-booked accommodation because of a severe natural disaster (such as an earthquake, hurricane, tidal wave), outbreak of an infectious disease, or outbreak of food poisoning.

7. For **you** to get to the nearest alternative ski resort if the one **you** are booked to use is closed because of bad weather or there is no snow. **We**'ll only pay for each full day **your** resort is affected.

What is not covered

The purpose of this part of the section is to make it clear if there are any restrictions to what is covered. If a situation occurs that is not mentioned under the 'what is covered' section it is automatically not covered. However, if you're unsure if cover may apply, please call the claims line on 0845 640 5194.

1. **We** won't pay more than £1,000 per person per **trip**.
2. **We** won't cover any claim for travel disruption unless **you** can provide written evidence confirming the details from the travel or accommodation provider or relevant authority. This should include the reasons for the disruption, details of any delays that applied and any alternative transport or accommodation offered.
3. **We** won't make any payments which are not additional to costs **you** were expecting to pay. For example, if **you** are given a refund from **your** transport or accommodation provider and the cost of alternative transport and/or accommodation is less than the refund, no payment will be made.
4. **We** won't pay for any subsistence costs (for example food and drink) unless **you** had already pre-paid for this within **your** accommodation cost for the period **you** are delayed and **you're** not making a claim under section I.
5. **We** won't provide any cover caused by any event (such as industrial action, riots, severe weather) that began or was announced in the media before **you** bought **your** policy or travel tickets for **your trip** (whichever is later).
6. **We** won't provide any cover for travel disruption if the failure of the public transport began or was announced before **you** left **home** and where **you** could have reasonably made other travel arrangements.
7. **We** won't pay any additional costs for **you** to get to an alternative ski resort if **your** pre-booked resort was affected by bad weather when **you** bought **your** policy or the travel tickets for **your trip** were issued, if either was less than 14 days before the beginning of **your trip**.
8. **We** won't provide any cover under this section of the policy if **your** travel disruption is because the provider has gone bankrupt and cover is provided under section L.
9. **We** won't cover any travel disruptions if **you** made travel arrangements independently from those included in **your** holiday package.
10. **We** won't provide any cover if **you** have not complied with the terms of contract of the transport (including **your** rights under EU Air Passenger Rights legislation) or accommodation provider and **we** won't provide cover if **you** don't seek compensation, assistance or a refund from them in line with those terms. Where **you** should be entitled to compensation from **your** transport or accommodation provider **we**'ll require evidence from them of what they have provided and if they are not providing any, their reason for this.

11. **We** won't provide any cover if **you** were offered reasonable alternative transport or accommodation by the original provider and chose not to accept the offer.
12. **We** won't pay any claim under this section if **you** make a claim for cancellation of **your trip** under section J.
13. **We** won't pay any claim for **you** to get to an alternative ski resort if **you** make a claim for lost lift pass costs under section B.

Please also read the general exclusions on pages 14 and 15 and general conditions on pages 16 and 17 which also apply.

Information you will need to provide if you make a claim for additional transport and/or accommodation costs

- **We**'ll need **your** original **trip** booking invoice(s) and travel documents showing the dates and times of travel.
- **We**'ll need original receipts and accounts for all out of pocket expenses **you** have to pay and any original bills or invoices **you** are asked to pay.
- If **you** missed **your** departure, **we**'ll need a detailed account of the circumstances as well as supporting evidence from the public transport provider, highways agency, or the accident or breakdown authority, or the authority whose security measure caused **you** to miss **your** departure.
- If **your** departure was delayed for more than 24 hours or was cancelled or **you** were denied boarding, **we**'ll need written confirmation from the airline, coach or railway company, shipping line or their handling agent of the scheduled and actual departure times (if applicable) and why the departure was delayed or cancelled or **you** were unable to board.
- If **you**'re unable to stay in **your** pre-booked accommodation **we**'ll need written confirmation of this from the local or national authority or the accommodation provider explaining the reason **your** stay was not possible (unless the circumstances of the natural disaster make this impossible).
- If **your** ski resort is closed because of bad weather **we**'ll need written confirmation of this from **your** tour operator or the local piste authority or lift operator confirming the reason for the closure and how long it lasted.

Please see the making a claim section on page 54 which also applies

SECTION L: IF YOUR TRANSPORT, ACCOMMODATION OR EXCURSION PROVIDER GOES BANKRUPT - this section only applies if you have a Premier policy

This section of cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom ('IPP'), who are regulated and authorised by the Financial Services Authority (FSA registration 311958) and is underwritten by a consortium of Association of British Insurer member companies and Lloyds syndicates.

The purpose of this section is to pay for lost costs if the actual provider (not the booking agent) of your transport / accommodation / activity / excursion becomes insolvent and did not have any or sufficient insurance protection (or a bond) in place for such an event. The purpose of providing this cover is so you can continue with your trip whenever possible.

An additional definition applies to this section:

End supplier

The actual provider of **your** transport, accommodation, activity or excursion.

- Transport providers are scheduled airlines, ferry companies, cruise companies, coach companies, rail companies, car rental companies.
- Accommodation providers are the owners of hotels, villas, cottages, mobile homes, caravans, campsites.
- Activities or excursion providers would include companies running safaris, theme parks, tours.

What is covered

Where an **end supplier** becomes insolvent before **you** start **your trip**

IPP will pay **you**:

1. Up to £5,000 for costs paid to the insolvent **end supplier** that **you** can't get back from anywhere else if the **end supplier** becomes insolvent before **you** start **your trip**.
2. Up to £1,500 for other lost costs or additional costs that result directly because of the **end supplier's** insolvency. For example, losses because **you're** unable to get to use **your** pre-booked accommodation, car hire, cruise or excursion following the financial failure of an airline.

Where an **end supplier** becomes insolvent after **you** have started **your trip**

IPP will pay **you**:

1. Up to £5,000 for extra costs **you** have to pay to replace the part of the insolvent **end supplier's** arrangements to a similar standard to what **you** had originally booked

or

up to £5,000 for the cost of return transport (to a similar standard to that originally booked) to get **you home** if **you** have to cut **your trip** short due to the **end supplier's** insolvency.

2. Up to £1,500 for lost or additional costs that result directly because of the **end supplier's** insolvency. For example, because the replacement flight time results in an extra day's hire car charge or the loss of an excursion.

What is not covered

1. IPP won't cover any claim if **you** were not in the **United Kingdom** when **you** booked the arrangements provided by the **end supplier**.
2. IPP won't cover any claim if the **end supplier** arrangements form part of a package / inclusive holiday.
3. IPP won't cover any claim for the financial failure of the **end supplier** if:
 - a. they were insolvent, or where there was a threat of insolvency, or any form of insolvency or insolvency protection had been filed or applied for at the time **your** policy or travel tickets for **your trip** were bought (whichever is the later) and that **you** could reasonably have expected to know about because of media coverage or information being available on IPP's website www.ipplondon.co.uk/airline-news.asp
 - b. they are a travel agent, tour organiser, booking agent or consolidator
 - c. they are bonded or insured elsewhere (even if the bond or insurance is not sufficient to meet the claim)
4. IPP won't make any payments for additional costs if these are not additional to costs **you** were expecting to pay. For example, if **you** have to change **your** accommodation dates because an airline goes insolvent and the provider gives **you** a refund for **your** previously booked dates and the new booking costs less than the refund, no payment will be made.
5. IPP will only make a payment for additional costs on a like for like basis of any bookings originally made. For example, if additional transport costs have to be incurred and **your** booked transport is economy class, IPP will only pay additional costs for economy class transportation.
6. IPP won't cover any claim if the money can be recovered anywhere else, for example if a third party is legally liable for the loss or if costs can be recovered under the Consumer Credit Act. Evidence will be required to show **you** have attempted to get compensation elsewhere if this is appropriate.
7. IPP won't cover any claim submitted over six months after the failure of the **end supplier**.

Please also read the general exclusions on pages 14 and 15 and general conditions on pages 16 and 17 which also apply.

What to do if you need to make a claim because the end provider of your transport, accommodation or excursion has become insolvent

You should advise IPP as soon as possible of anything that might result in a claim.

Claim forms can be downloaded from the IPP website www.ipplondon.co.uk/pdf/DPI-add-on-Claim-Form.pdf or call 0845 605 7823 (for textphone please dial 18001 first) to request a claim form to be sent out.

Please send the completed claim form and all supporting documentation by post within six months of the failure of the **end supplier** to:

International Passenger Protection Claims Office
IPP House, 22-26 Station Road, West Wickham, Kent BR4 OPR

Complaints procedure for this section of cover only

Please call 020 8776 3750 or write to IPP at IPP House, 22-26 Station Road, West Wickham, Kent BR4 OPR quoting **your** policy number.

IPP will acknowledge any complaint, advise **you** who is dealing with **your** concerns and attempt to address them within five working days. If IPP's investigations take longer, a full response or an explanation of IPP's position with time-scales for a full response will be given within four weeks.

If after following the procedure above **you** are not satisfied with the response **you've** had, **you** may write to: Policyholder and Market Assistance, Lloyd's, One Lime Street, London LC3N 7HA or email complaints@lloyds.com.

Section M only applies if you selected cover for baggage/personal belongings, it is shown as covered on your schedule and you have paid the premium for this cover

SECTION M: COVER FOR ITEMS YOU TAKE ON A TRIP – this section only applies if you have selected cover for baggage/personal belongings and it is shown as covered on your schedule

The main purpose of this section is to provide cover for items you take with you on a trip. You should avoid taking jewellery or valuables away with you. This cover has limits that may not be enough for expensive items such as photographic or video equipment. You can usually insure these items separately under your home contents insurance. There are five parts to this section.

The purpose of the wording under ‘what is not covered’ that appears under each part of this section is to make it clear if there are any restrictions to what is covered that has not already been mentioned. If a situation occurs that is not mentioned under the ‘what is covered’ section it is automatically not covered. However, if you’re unsure if cover may apply, please call the claims line on 0845 640 5194.

PART 1 – REPLACEMENT OR HIRE OF BAGGAGE ITEMS WHILE ON A TRIP

What is covered

If you have an Essential policy

We’ll pay up to a maximum of £250 for the necessary replacement of toiletries, medication and items of clothing and the hire of sports equipment on a daily basis, if **yours** is:

- missing for more than 12 hours from when **you** arrived at **your** destination
- lost or damaged while on a **trip**

If you have a Premier policy

We’ll pay **you** up to a maximum of £500 for the necessary replacement of toiletries, medication and items of clothing and the hire of sports equipment on a daily basis, if **yours** is:

- missing for more than 12 hours from when **you** arrived at **your** destination
- lost or damaged while on a **trip**

If you have either an Essential or Premier policy

You must send **us** receipts for anything that **you** buy or hire.

We’ll take any amount that **you** are due to be paid under part 1 of this section (other than for hire costs) from the final amount **we** pay for the claim under part 2 of this section if the loss is permanent.

Please also read the general exclusions on pages 14 and 15 and general conditions on pages 16 and 17 which also apply.

PART 2 – DAMAGED, LOST OR STOLEN BAGGAGE AND VALUABLES

What is covered

If you have an Essential policy

We'll pay up to £2,000 in total for **your baggage** and **valuables** (including hired sports equipment **you** are responsible for) that are damaged, stolen, lost or destroyed while on a **trip**.

- The most we'll pay for **valuables** is £300 in total.
- The most we'll pay for any single item is £300. Items that have been bought together to be used together or can't be purchased separately are considered to be a single item.

If you have a Premier policy

We'll pay up to £3,000 in total for **your baggage** and **valuables** (including hired sports equipment **you** are responsible for) that are damaged, stolen, lost or destroyed while on a **trip**.

- The most we'll pay for **valuables** is £500 in total.
- The most we'll pay for any single item is £500. Items that have been bought together to be used together or can't be purchased separately are considered to be a single item.

If you have either an Essential or Premier policy

We'll decide whether to pay

- the second-hand value to replace items
- the original purchase price from which we'll deduct an amount for wear, tear and loss of value
- the cost of repairing items

What is not covered

1. We won't pay the first £50 of any claim. This applies to each **insured person** for each claimed event.
2. We won't cover any loss or theft if **you** don't report the loss to the local police within 24 hours of discovery of the incident and obtain a written report from them.
3. We won't cover any loss, theft or damage that happens while in transit if **you** don't report it to the carrier within 24 hours of discovery and obtain a copy of the Property Irregularity Report (this is the form the airport service desk, airline or agent should complete when **you** report the loss/damage).

4. **We** won't cover any loss or theft of, or damage to, the following:
 - a. items for which **you** can't provide proof of ownership and value (or for hired equipment **your** legal responsibility for damage to the item)
 - b. **valuables** unless they are with **you** or locked in a safe or safety deposit box or locked away in the accommodation **you** are using on **your trip**
 - c. **valuables** left in a motor vehicle or in a tent
 - d. **valuables** carried in suitcases, trunks or similar containers unless they are with **you** all the time
 - e. **baggage** unless it is with **you** or locked away in the accommodation **you** are using on **your trip** or out of sight in the locked boot or covered luggage area of a locked motor vehicle, or are carried in line with **your** transport provider's requirements
 - f. films, video and audio tapes, computer games, CDs, mini-discs, DVDs, cartridges, memory sticks or cards unless they were bought pre-recorded, in which case **we'll** pay up to the replacement cost
 - g. food items, goods that deteriorate, bottles or cartons, and any damage caused by these items or their contents
 - h. pedal cycles
 - i. documents of any kind, including bonds, share certificates, guarantees
5. **We** won't cover more than the part of a pair or set that is stolen, lost or destroyed.
6. **We** won't cover breakage of, or damage to, sports equipment while it is being used.
7. **We** won't cover cracked, scratched or broken glass (other than lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items, unless they are damaged by fire.
8. **We** won't cover loss or damage due to weather, wear and tear, loss in value, the process of cleaning, or as a result of insects or vermin.
9. **We** won't pay the cost of replacing or repairing false teeth or contact or corneal lenses, unless the loss or damage is caused by a fire or theft.
10. **We** won't cover a claim for more than one mobile phone for each **insured person**.
11. **We** won't cover any item which **you** have specifically insured on another policy.

Please also read the general exclusions on pages 14 and 15 and general conditions on pages 16 and 17 which also apply.

PART 3 – LOSS OR THEFT OF PERSONAL MONEY

What is covered

If you have either an Essential or Premier policy

We'll pay up to £300 for cash and up to £500 in total for loss or theft of **your** personal money (cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers that have a monetary value, admission tickets, travel tickets, pre-paid passes (eg for ski lifts)) while on **your trip**.

What is not covered

1. **We** won't pay the first £50 of any claim. This applies to each **insured person** for each claimed event.
2. **We** won't cover the loss or theft of **your** personal money if **you** don't report it to the local police within 24 hours of discovery of the incident and obtain a written report from them.
3. **We** won't cover money held or used for business purposes.
4. **We** won't consider any claim unless **you** can provide a receipt for the amount **you** had from the place where **you** got the currency.
5. **We** won't cover personal money left in a motor vehicle or tent.
6. **We** won't cover personal money carried in suitcases, trunks or similar containers, unless they are on **you** or with **you** all the time.
7. **We** won't cover personal money unless it is on **you**, locked in a safe or safety deposit box, or locked in the accommodation **you** are using on **your trip**.
8. **We** won't cover loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency or depreciation in value.
9. **We** won't cover loss or theft of travellers' cheques if the place where **you** got them from provides a replacement service.
10. **We** won't pay more than the lowest cost for equivalent tickets if **yours** were paid for using any type of loyalty or rewards scheme.

Please also read the general exclusions on pages 14 and 15 and general conditions on pages 16 and 17 which also apply.

PART 4 – LOSS OF YOUR PASSPORT

What is covered

If you have either an Essential or Premier policy

If **your** passport is lost, stolen or destroyed on **your trip**:

1. **we**'ll pay up to £500 for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport so **you** can return **home**
2. **we**'ll pay the equivalent cost (based on the current replacement costs) of the period left on **your** passport if it is lost, stolen or destroyed.

What is not covered

We won't pay the first £50 of **your** claim. This applies to each **insured person** but doesn't apply to point 2 above.

Please also read the general exclusions on pages 14 and 15 and general conditions on pages 16 and 17 which also apply.

PART 5 – LOSS OF YOUR DRIVING LICENCE

What is covered

If you have either an Essential or Premier policy

We'll pay up to £500 for the cost of extra transport, accommodation and administration costs **you** have to pay to get a replacement driving licence or evidence of **your** driving licence from the DVLA during **your trip** if:

- **you** lose **your** driving licence or it is stolen or destroyed while **you** are on a **trip**
- and
- **you** need to provide evidence of **your** driving licence to the police authorities or **you** need to get evidence of **your** driving licence so **you** can continue with **your trip**, for example if **you** need to hire a car

What is not covered

1. **We** won't pay the first £50 of **your** claim. This applies to each **insured person**.
2. **We** won't pay any costs for **you** to return **home** to pick up a replacement or new driving licence.

Please also read the general exclusions on pages 14 and 15 and general conditions on pages 16 and 17 which also apply.

Information you will need to provide or provide evidence of, if you make a claim because your baggage was delayed, or if your baggage/valuables/money/passport/driving licence was lost, stolen or damaged

- If **your baggage** is delayed **you** must tell the carrier of the **baggage** as soon as possible and in accordance with their conditions of carriage (which may place a strict time limit on **you**). If an EU airline, **you** must claim in writing to them within 21 days of the **baggage** being returned to **you**.
- For claims for loss or damage of items while in transit, **you** must tell **your** carrier as soon as possible and in line with their conditions of carriage (which may place a strict time limit on **you**). For damage to checked-in **baggage you** must claim in writing to an EU airline within 7 days of the **baggage** being returned to **you**.
- **We** must have a written report from **your** carrier if **your baggage** is delayed or sent to the wrong destination.
- **You** must report any theft, damage or loss to the local police within 24 hours of discovery of the incident and ask them for a written police report.
- If **you** lose **your** passport **you** must also get written confirmation or a receipt from the Consulate where the incident happened, showing the date of the loss and the cost of replacement.
- **You** should also report any theft, damage or loss to **your** courier/transport provider, or accommodation manager/holiday representative within 24 hours of the discovery of the incident and ask them for a written report.
- **You** must provide suitable evidence of ownership (or hire) and value for lost, stolen or damaged **baggage** and **valuables**.
- If **you** lose or have money stolen, **you** must get confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change, that show that foreign currency or sterling was issued.
- **You** must keep any damaged items as **we** may need to inspect them. If **we** make a payment or **we** replace an item, the damaged item will belong to **us**.
- **You** must get an estimate for repair for damaged items if **we** ask **you** to.
- If **you** are claiming extra travel or accommodation costs **we**'ll need original receipts.

Please see the making a claim section on page 54 which also applies

MAKING A CLAIM

If **you** need to make a claim, whenever possible these should be notified to **us** by the policyholder. To make a claim **you** may need to take some action or obtain some information while **you** are away. Each section of the policy gives some details about the information **we**'ll need before **we** can consider a claim under that section.

To claim, phone **0845 640 5194**, for textphone please dial 18001 first (8am to 8pm Monday to Friday and 8am to 4pm Saturday) and ask for a claim form. Or write to LV= Travel Insurance Claims Department, PO Box 127, Funtington Park, Cheesmans Lane, Hambrook, Chichester PO18 8WQ.

Please keep photocopies of all the information you send to us. If original documents / evidence should go missing in the post **you** will need to obtain duplicates, which may be difficult to do.

You must provide **us** with the information **we** ask for and give **us** as much detail and provide as much evidence as possible so **we** can handle **your** claim quickly. **We**'ll also need details of any other insurance **you** have that may cover the same loss, such as household or private medical insurance.



TRAVEL INSURANCE CONTACT NUMBERS

Customer Services

Mon-Fri 8am-9pm, Sat 8am-5pm, Sun 9am-5pm

0845 640 5190

24hr Emergency Assistance

24 hours a day, 365 days a year

Outside UK **+44 1243 621 537**

Within UK **01243 621 537**

Claims

Mon-Fri 8am-8pm and Sat 8am-4pm

0845 640 5194

Pre-travel Advice

24 hours a day, 365 days a year

0845 640 5192

24hr Legal Helpline

24 hours a day, 365 days a year

0845 640 5193

For Textphone: dial 18001 first. Calls may be recorded for training and monitoring purposes

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Tear out the cards below and keep them with you.

You must call the emergency assistance number immediately if you need to go to a hospital or need to cancel or cut short a trip

Please fill in your policy number and carry a card with you in case you need to contact us.

You will need to give your policy number when calling any of the numbers shown.

IMPORTANT TELEPHONE NUMBERS

Customer Services 0845 640 5190

24hr Emergency Assistance

Outside the UK **+44 1243 621 537**
Within the UK **01243 621 537**

Claims 0845 640 5194

Pre-travel Advice 0845 640 5192

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TEAR OUT THE CARDS BELOW AND KEEP THEM WITH YOU FOR USE IN AN EMERGENCY.

IMPORTANT TELEPHONE NUMBERS

Please fill in your policy number and carry a card with you in case you need to contact us. You will need to give your policy number when calling any of the numbers shown.

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