



LV= Travel Insurance Policy Summary

This is a policy summary only and doesn't form part of the contract between us. Full terms and conditions of the insurance contract are in the document of insurance booklet, important information leaflet and your policy schedule, which should be read together. You should read these documents to make sure the policy meets your needs.

The insurance policy is underwritten by Liverpool Victoria Insurance Company Limited. If you have a Premier policy, the cover for bankruptcy of an end provider of an element of your trip (Section L) is provided by International Passenger Protection Limited. The 24-hour assistance service and claims for emergency medical assistance are handled by Cega Group Services Limited.

Type of insurance and cover

The LV= travel policy is only available to people living in England, Wales, Scotland, Northern Ireland, Isle of Man and the Channel Islands.

The policy you have chosen (Essential or Premier) and whether it is a single trip policy or annual multi-trip policy will be shown on your schedule. Your schedule will also show the period you are covered for, any optional covers you've chosen, and any special terms that apply to your policy.

- Annual multi-trip insurance is available to people 79 years of age or under. The maximum trip length covered on the Essential policy is 31 days and the maximum trip length covered on the Premier policy is 90 days.
- Single trip insurance doesn't have a maximum age limit. For customers under 65 years of age the maximum trip length is 366 days. For customers aged 65 years or over the maximum trip length that can be covered is 90 days.

If you have chosen cover for winter sports the maximum number of days covered during the year on an annual multi-trip policy is 17 days on the Essential policy and 31 days on the Premier policy.

Things you know about before you take out insurance, book a trip or travel

This policy does not cover any event or situation you know about before you took out the policy or before you booked a trip, excursion or activity unless you've told us about it and we've agreed to cover it and this is shown on your schedule. This includes medical conditions of relatives or travelling companions if you are aware their condition may result in you having to cancel or cut short your holiday, for instance because they have a condition that is unstable or likely to deteriorate. And includes events such as strikes that have been announced in the media.

Cover for medical conditions

There is no cover under this policy for any pre-existing medical conditions or anything that is in any way related to pre-existing medical conditions unless we've been told about them all and agreed to cover them and this is shown on your schedule.

It is very important that you read and understand our definition of a pre-existing medical condition and the health declarations and health exclusions section of the policy booklet.

If the medical health of anyone insured on the policy, or travelling with you, changes in any way, you must tell us before booking a trip and before renewing your policy. This is important as we may not be able to continue covering pre-existing conditions, may require an additional premium to be paid or may apply special terms.

If we can't provide cover you can either make a cancellation claim if you've booked and paid for a trip you've not yet been on or you can cancel your policy and we'll give you a pro-rata refund if you've not travelled or made a claim.

Significant restrictions or conditions that apply to the whole policy

- Pre-existing medical conditions are not covered unless we've been told about them and these are shown as covered on your schedule.
- Trips in England, Wales, Scotland, Northern Ireland, Isle of Man and the Channel Islands are only covered if you have pre-booked accommodation, are more than 25 miles from your home or your journey involves a sea crossing.
- You must take care to protect yourself and your property and act as if you are not insured. This includes keeping valuables with you and using public medical facilities whenever these are available.
- The policy does not cover travel to areas where the Foreign and Commonwealth Office (FCO) has advised against all travel.
- You must contact us as soon as possible with full details of anything that may result in a claim. You must provide us with evidence for all claims and give us all the information we ask for. If there is a cost for obtaining any information, such as a medical history, this will be at your own expense.
- You must accept our decisions about the most suitable, practical and reasonable solutions to any situation, including directing you to a specific hospital or medical facility and sending you home at any time if you are taken ill or injured.
- We have the right not to pay any claim on this policy (except under the personal accident section) for any amounts covered by another insurance. In these circumstances we'll only pay our share of the claim. We won't pay anything towards any item that is specifically insured on another policy.
- We'll only extend the period of insurance beyond the cover end date shown on your policy schedule on a single trip policy if there has been a change in circumstances beyond your control. We won't extend the period of insurance on an annual multi-trip policy beyond the cover end date.

- We won't cover anything related to manual work or work involving machinery.
- We won't cover anything that happens if you take part in an activity unless it is listed as covered in the document of insurance for the policy level you have or it is stated as being covered on your schedule. This does not apply to section A.
- We won't cover any claim under sections B, C, D, E or F that result from you taking part in a winter sports activity, unless you have chosen cover for winter sports and it's shown as covered on your schedule.
- We won't provide any cover because you are under the influence of drugs or because of the direct or indirect effect of you using alcohol, drugs or solvents.
- If you are travelling on a scooter, moped or motorcycle, as a rider or passenger, you will only be covered if you wear a crash helmet and the rider is licensed to use such a vehicle in the UK (or appropriate valid licence in the country the motorcycle is being ridden if the person driving is a non UK resident and the machine is 125cc or under).
- We won't cover you for any claim caused or related to war, civil war, rebellion, revolution or terrorism. This exclusion doesn't apply to section D: medical emergency and related expenses, section E: personal accident or section K: additional transport and accommodation costs, except where nuclear, chemical or biological weapons, devices or agents are used.

Section of cover	Limit of cover per person	Excess per person
The following sections apply to both the Essential and Premier policies		
A: If you need to cancel your trip before you travel	£5,000	£50
B: If you need to cancel excursions or activities while on your trip	£5,000	£50
C: If you need to cut short / cancel your trip after you've travelled	£5,000	£50
D: Emergency medical and related expenses		£50
<ul style="list-style-type: none"> ■ If the area of cover shown on your schedule is Europe or Worldwide 	£10 million	
<ul style="list-style-type: none"> ■ If the area of cover shown on your schedule is UK 	£2,000	
E: If you die, lose your sight or a limb, or are permanently disabled because of an accident	£25,000	Nil
F: Cover if you're legally responsible for damage or loss to a person or property	£2 million	Nil
G: Legal advice and expenses cover	£25,000 (max £50,000 per policy)	Nil
H: Hijack or kidnap cover	£2,000	Nil

Section of cover	Limit of cover per person	Excess per person
The following sections only apply if you have a Premier policy and this is shown on your schedule		
I: If you're delayed at your departure point	£250 (£25 for each 12 hours)	Nil
J: Cancellation (abandonment) cover if your transport is delayed for more than 24 hours or cancelled	£5,000	£50
K: Additional transport and/or accommodation costs	£1,000	Nil
L: If your transport, accommodation or excursion provider goes bankrupt	£5,000	Nil
The following section only applies if you have selected cover for baggage/personal belongings and this is shown as covered on your schedule		
M: Cover for items you take on a trip		
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	£50
	Premier policy Overall limit £3,000 Total valuables limit £500 Single item limit £500	£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

Section of cover	Summary of the main features, benefits and restrictions (please remember the restrictions shown above also apply and to refer to the Document of insurance for full details)
A – if you need to cancel your trip before you travel	<ul style="list-style-type: none"> ■ Cover for trip expenses you've paid but haven't used and can't get back from anywhere else if you need to cancel your trip because: <ul style="list-style-type: none"> – you, a relative, someone you're going to stay with or have booked to travel with, dies, is seriously ill or seriously injured – the FCO advises against travel to your planned destination ■ We won't cover any charges you have to pay because you didn't tell the provider as soon as you knew you had to cancel
B – if you need to cancel excursions or activities while on your trip	<ul style="list-style-type: none"> ■ Cover for excursion or activity expenses (including winter sports tuition fees) if you have to cancel while on a trip because you're seriously injured or ill, or a travelling companion you're booked to go on the excursion or activity with is seriously injured or ill and you need to provide them with assistance ■ Cover if your winter sports tuition is cancelled because of bad weather or no snow at your pre-booked resort ■ Cover for each full day you're unable to use your pre-paid lift pass because the lifts aren't in use ■ We won't pay for any lost costs if you cut your trip short. If this happens we will only pay under section C
C – if you need to cancel / cut short your trip after you've travelled	<ul style="list-style-type: none"> ■ Cover for unused trip expenses you can't get back from anywhere else based on each full 24 hour period you have lost if you have to cut short a trip because: <ul style="list-style-type: none"> – you, a relative, someone you're going to stay with or booked to travel with, dies or is seriously ill or injured – you are hospitalised for the rest of your trip – the FCO advice is to leave the area you're staying in ■ We won't cover any costs for illness or injury if you don't get a medical certificate saying it was necessary for you to come home or stay in hospital ■ 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

Section of cover	Summary of the main features, benefits and restrictions (please remember the restrictions shown above also apply and to refer to the Document of insurance for full details)
D – emergency medical & related expenses	<ul style="list-style-type: none"> ■ Cover for medical and surgical expenses, medication, hospital or nursing service charges ■ Cover for reasonable extra transport (but not taxi fares) and accommodation costs, including getting you back home if you can't use your pre-arranged return transport ■ £25 for each full 24-hours of hospitalisation up to a maximum £1,000 ■ We must be told if you need to go into hospital or think you may have to come home early or extend your trip because of illness or injury ■ Dental treatment is not covered except to relieve sudden pain and up to a maximum £250 ■ We won't cover any taxi fares or telephone calls
E – if you die, lose your sight or a limb, or are permanently disabled	<ul style="list-style-type: none"> ■ Cover is provided if you're involved in an external, visible accidental incident that results in: <ul style="list-style-type: none"> – death – permanent loss of sight in one or both eyes – permanent loss of one or both hands or feet – you being left with a permanent physical disability and there is no paid work you can do and you're less than 66 years of age ■ We won't pay more than £25,000 for one accident
F – if you're legally responsible for damage or loss to a person or property	<ul style="list-style-type: none"> ■ Cover for costs and compensation you have to pay if you're legally responsible for injury to a person or damage to property that happens while you're on a trip <p>We won't cover any liability for:</p> <ul style="list-style-type: none"> ■ bodily injury or death of you, anyone travelling with you or a relative ■ anything caused by anyone employed by you, a travelling companion or a relative ■ anything caused by motorised or mechanical vehicles, aircraft, watercraft, or you using any firearm or weapon
G – legal advice & expenses	<ul style="list-style-type: none"> ■ If you are ill, injured or die during a trip and want to claim damages or compensation for negligence against someone ■ We won't cover any claim involving legal action between members of the same household, a relative, travelling companion or employee ■ We won't cover any claim against a travel agent, tour operator, carrier, us, our agent, or another person insured by the policy ■ We won't cover any claim you don't report within 90 days of the event that leads to the claim

Section of cover	Summary of the main features, benefits and restrictions (please remember the restrictions shown above also apply and to refer to the Document of insurance for full details)
H – hijack or kidnap	<ul style="list-style-type: none"> ■ £25 for each 24 hours you're held by hijackers or kidnapers ■ Costs to help negotiate your release
I – if you're delayed at your departure point (Premier policy only)	<ul style="list-style-type: none"> ■ A benefit payment for refreshments, phone calls etc if your flight, train, coach or sea vessel is delayed leaving for more than 12 hours ■ The transport must have been pre-booked ■ You must be waiting at the airport, port or station your transport is due to leave from
J – cancellation (abandonment) if your transport is cancelled or delayed for more than 24 hours (Premier policy only)	<ul style="list-style-type: none"> ■ If your pre-booked transport is delayed for more than 24 hours, or cancelled and no alternative is found within 24 hours you can cancel your trip and claim unused trip expenses you can't get back anywhere else ■ If you're delayed more than 24 hours but continue with your journey we will pay for each full 24 hours of lost accommodation costs ■ If you're on a multiple destination trip or have connections, we'll only pay cancellation after the first part of your trip if there's a good reason for you not wishing to continue your trip
K – additional transport and/or accommodation costs (Premier policy only)	<ul style="list-style-type: none"> ■ If you miss your pre-booked departure because: <ul style="list-style-type: none"> – the public transport doesn't run to time – an incident occurs on the highway you're travelling on that results in a severe delay that can't be avoided – the vehicle you're travelling in is involved in an accident or breaks down – of severe adverse weather ■ If your pre-booked departure is delayed by (or cancelled and no alternative can be arranged for) more than 24 hours ■ For you to get to your destination or home if your flight is diverted or redirected after take off ■ For you to get to the nearest alternative ski resort if the one you're booked to use is closed because of bad weather or no snow ■ We won't make any payment that isn't additional to costs you were expecting to pay ■ We won't pay if the failure of the public transport began or was announced before you left home and you could have reasonably made other travel arrangements ■ We won't pay any subsistence costs unless you had prepaid for these within your accommodation cost for the period you're delayed and you're not claiming under section I ■ We won't pay any claim under this section if you make a claim for cancellation of your trip under section J

Section of cover	Summary of the main features, benefits and restrictions (please remember the restrictions shown above also apply and to refer to the Document of insurance for full details)
<p>L – if your transport, accommodation or excursion provider goes bankrupt (Premier policy only)</p>	<p>This cover is provided by International Passenger Protection when an end supplier (provider) goes insolvent</p> <ul style="list-style-type: none"> ■ Before you start your trip: cover for costs paid to the insolvent end supplier that you can't get back ■ After you have started your trip: extra costs to replace the part of the insolvent end supplier's arrangements to a similar standard to what you originally booked ■ Up to £1,500 for other lost or additional costs that result directly because of the end supplier insolvency ■ There is no cover if the arrangements form part of a package / inclusive holiday or the provider is a travel agent, tour organiser, booking agent or consolidator ■ There is no cover if there was any threat of insolvency when your policy or travel tickets were bought (whichever is done last) ■ There is no cover if the provider was insured or bonded elsewhere even if that cover is not sufficient to meet the claim ■ No claim submitted six months or more after the failure of the end supplier will be paid

Section of cover	Summary of the main features, benefits and restrictions (please remember the restrictions shown above also apply and to refer to the Document of insurance for full details)
<p>M, Part 1 – replacement or hire of essential baggage items while on a trip</p> <p>M, Part 2 – damaged, lost or stolen baggage and valuables</p> <p>M, Part 3 – loss or theft of personal money</p> <p>M, Part 4 – loss of your passport</p> <p>M, Part 5 – loss of your driving licence</p>	<p>If cover for baggage / personal belongings has been selected</p> <ul style="list-style-type: none"> ■ Payment for essential replacement items, including 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 or lost or damaged while on a trip ■ Any payment made for replacement items will be taken off any claim made under part 2 of this section <p>■ If your baggage or valuables are damaged, stolen or destroyed while on a trip</p> <p>■ We won't pay for 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</p> <p>■ We won't pay for 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</p> <p>■ We won't cover baggage unless it is with you or locked in the accommodation you're using on your trip</p> <p>■ Loss of personal money while on a trip</p> <p>■ We won't cover any loss 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</p> <p>■ We won't consider any claim unless you can provide a receipt for the amount you had from the place you got the currency</p> <p>■ We won't cover any money unless it is with you all the time or locked in a safe or locked in the accommodation you are using on your trip</p> <p>■ If your passport is lost, stolen or destroyed during your trip, we will pay for the cost of extra transport, accommodation and administration costs you have to pay to get a temporary passport so you can return home and the equivalent cost of the period left on your passport</p> <p>■ If your driving licence is lost or destroyed during a trip and you need to provide evidence of it to the police or so you can continue your journey, we'll pay for the cost of extra transport, accommodation and administration costs</p> <p>■ We won't pay any costs for you to return home to pick up a replacement or new driving licence</p>

Cancellation rights

When you receive your policy you have 14 days in which to check you're happy with the insurance cover you've bought. If the cover doesn't meet your needs, you can cancel your insurance by returning your documents within 14 days of receiving them to LV= Travel Insurance, County Gates, Bournemouth BH1 2NF or by calling us on 0845 640 5190 (for textphone please dial 18001 first).

For travel insurance policies that have a cover period of more than 28 days we will refund all the money you have paid within 30 days of you telling us that you'd like to cancel. If you've made a claim you must pay back any money paid to you in settlement of the claim within 30 days. We won't refund any premium after the 14 day period even if you have not travelled or made a claim.

For single trip travel insurance policies where the cover start date to the cover end date is 28 days or less, we will not give any refund of premium under any circumstances.

How to report a claim

If you think you may have to cancel or cut short a trip, you should call the 24 hour assistance line. Similarly, you should call this number if you have an accident or become ill while you're away and need to go into hospital or your medical expenses are likely to be more than £500. The 24 hour assistance helpline is 01243 621 537. For all other claims, or for medical expenses of less than £500, you should call us when you return home on 0845 640 5190.

How do I complain?

If you have a complaint about your policy or the service you have received, please contact us by phone on 0845 640 5191 (for Textphone please dial 18001 first). If you prefer to write, please address your letter to Box 2, LV=, County Gates, Bournemouth, BH1 2NF. Please quote the policy number in all correspondence. A copy of our internal complaints procedure is available on request. If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter. The address is: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone 0800 023 4567 or 0300 123 9 123 (from mobile or non BT lines). Email complaint.info@financial-ombudsman.org.uk. Making a complaint will not affect your right to take legal action.

What happens if we are unable to meet our liabilities?

If we're unable to meet our liabilities to our policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS). There are different levels of compensation, depending on what kind of insurance you have: Compulsory insurance such as third party motor insurance, is covered for 100% of the claim. Non compulsory insurance, such as travel insurance, is covered for 90% of the claim. You can get further information from the Financial Services Compensation Scheme. 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN. Telephone 0207 741 4100 or e-mail, enquiries@fscs.org.uk.

LV.com

You can get this and other documents from us in Braille, large print or on audiotape by contacting us.

LV= and Liverpool Victoria are registered trade marks of Liverpool Victoria Friendly Society Limited and LV= and LV= Liverpool Victoria are trading styles of the Liverpool Victoria group of companies. Liverpool Victoria Insurance Company Limited, registered in England and Wales number 3232514 is authorised and regulated by the Financial Services Authority, register number 202965. Registered address for all Liverpool Victoria companies: County Gates, Bournemouth BH1 2NF.

21119398 06/11