

## LV= TRAVEL INSURANCE POLICY SUMMARY

This is a policy summary only and does not contain the full terms and conditions of the insurance contract. Full terms and conditions can be found in the Document of Insurance, which you should also read carefully.

### Who provides my insurance cover?

This insurance policy is underwritten by Liverpool Victoria Insurance Company Limited. Emergency medical assistance claims are handled by Cega Air Ambulance Limited.

### What does LV= Travel insurance cover me for?

The LV= travel policy is designed for people living in the UK who are 79 years of age or under, who wish to insure themselves when travelling. The table overleaf sets out the main cover sections and their limits of cover, excesses, significant features and significant restrictions. It does not include all the cover benefits or restrictions, which are in the Document of Insurance. After purchasing a policy it is important that the cover is reviewed regularly to ensure the cover continues to meet your needs.

### Length of cover period

The length of time covered is shown in the schedule. For single trip policies this is for one trip that starts and ends at your home and can be for a maximum of 366 days. For annual multi-trip policies this is 12 continuous months with a maximum single trip length of 31 days, unless this is extended by you to 45 days or 60 days or 90 days and this is shown on your policy schedule.

### Cancellation rights

When you receive your policy, you have 14 days in which to consider the cover provided. If the cover does not meet your requirements, you may cancel your insurance by returning your documents within 14 days of receiving them. We will then refund any money you have paid if you have not made a claim during that time. You can write to LV= Travel insurance, County Gates, Bournemouth BH1 2NF. Telephone 0845 640 5190; for textphone please dial 18001 first. If during this 14 day period you have travelled, made a claim, or intend to make a claim then we are entitled to recover all costs that you have used for those services. Refunds will be made within 30 days of receipt of your request to cancel.

### How to report a claim

If you suffer an accident, have a medical emergency or your medical expenses are greater than £250 you should call the 24 hour emergency medical assistance line on 01243 621 537. For all other claims or for medical expenses of less than £250 you should call us on 0845 640 5194.

### How to complain

If you have a complaint about your policy or the service you have received, please contact us by phone on 0845 640 5191. If you prefer to write, please address your letter to The Complaints Manager, 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 0845 080 1800 or e-mail, [complaint.info@financial-ombudsman.org.uk](mailto: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 are unable to meet our liabilities to our policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS). The level of compensation differs depending on the type of cover: Compulsory insurance, (e.g. third party motor), is covered for 100% of the claim. Non compulsory insurance, (e.g. home insurance), is covered for 100% of the first £2,000 and 90% for the remainder of the claim. Further information can be obtained from: Financial Services Compensation Scheme, 7th Floor, Lloyd's Chambers, Portoken Street, London E1 8BN. Telephone 020 7892 7300 or e-mail, [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk).

### Important information about cover for existing and previously existing medical conditions - Health declaration and health exclusion section of the policy

The policy does not automatically cover all illnesses and injuries. If you require cover for pre-existing medical conditions, all pre-existing medical conditions for all insured persons must be declared to us. If we are not able to cover your pre-existing medical condition(s) this will be shown under the endorsement sections on your Travel Insurance Schedule and if cover is provided the premium will include an amount for this cover. There is no cover for any claim arising from a pre-existing medical condition, or for any claim directly or indirectly related to a pre-existing medical condition, unless the condition has been declared to and accepted by us.

### Significant restrictions or conditions that apply to all sections of cover:

- You must take care to protect yourself and your property and act as if you are not insured to minimise any potential costs.
- You must contact us as soon as possible with full details of anything which may result in a claim and give us all the information we ask for.
- We may obtain information from your medical records to help us or our representatives deal with any claim.
- We have the right to send you home at any time during your journey 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 will only pay our share of the claim.

## Summary of the main policy features, benefits and exclusions

Significant benefits	Maximum limit - sub limits may apply	Excess	Significant features	Significant restrictions	Policy sections
<b>Cancellation or curtailment</b>	£5,000 (incl. up to £400 in total for excursions)	£50	Cover for unused accommodation and travel expenses that cannot be recovered from anywhere else due to: <ul style="list-style-type: none"> <li>Death, serious injury or illness of someone travelling or a relative or business associate of someone travelling</li> <li>The FCO advises against travel to the intended destination</li> <li>If departure delayed more than 24 hours</li> </ul>	<ul style="list-style-type: none"> <li>Claims relating to pre-existing conditions are only covered if declared and accepted by us</li> <li>Travel on a motorcycle is only covered if the motorcycle is no more than 125cc, a licence is held and helmet worn and Adventure Activities A or B is selected and shows on your policy schedule</li> <li>Anything caused by taking part in an adventure activity or winter sports is only covered if this is selected and shows on your policy schedule</li> </ul>	1 and 9
<b>Emergency medical &amp; associated expenses</b>	£10 million overall limit	£50	Necessary emergency expenses if an insured person is taken ill or dies during a journey, this includes charges for: <ul style="list-style-type: none"> <li>Treatment</li> <li>Transport and accommodation for insured person plus one other person if advised medically necessary to be there (UK cover limited to £1000)</li> </ul>	<ul style="list-style-type: none"> <li>Claims relating to pre-existing conditions are only covered if declared and accepted by us</li> <li>Travel on a motorcycle is only covered if the motorcycle is no more than 125cc, a licence is held and helmet worn and Adventure Activities A or B is selected and shows on your policy schedule</li> <li>Anything caused by taking part in an adventure activity or winter sports is only covered if this is selected and shows on the policy schedule</li> </ul>	2
<b>In-patient benefit</b>	£25 per day, max £1,000	Nil			
<b>Delayed personal possessions</b>	£250 Different limits apply for ski-equipment, golf equipment, business equipment and wedding gifts/rings/attire	Nil	For essential replacement items if temporarily lost on an outward journey for more than 12 hours from the arrival at the destination	<ul style="list-style-type: none"> <li>No cover for valuables</li> <li>No cover for ski equipment, golf equipment or business equipment, or for wedding rings/gifts/attire unless these covers show on the policy schedule</li> <li>Receipts must be provided for anything you buy</li> </ul>	4, 18, 19, 20 and 21
<b>Personal possessions</b>	£2,500 £400 max for valuables £500 money (£300 cash)  Different limits apply for ski-equipment, golf equipment, business equipment and wedding gifts/rings/attire	£50	Cover for repair or replacement if damaged or lost/stolen	<ul style="list-style-type: none"> <li>No cover for personal possessions unless this cover shows on the policy schedule</li> <li>No cover for fragile items such as glass, china</li> <li>Proof of purchase must be available</li> <li>No cover for ski equipment, golf equipment or business equipment, or for wedding rings/gifts/attire unless these covers show on the policy schedule</li> </ul>	5, 6, 18, 19, 20 and 21
<b>Missed departure</b>	£1,000	Nil	Transport and accommodation costs to get to your destination if the original booked transport is missed due to public transport not running to timetable or vehicle travelling being involved in an accident or breakdown	<ul style="list-style-type: none"> <li>No cover for industrial action/strike/civil commotion/riot affecting transport that was announced before you leave home or before the policy or travel tickets were bought</li> </ul>	8 and 9
<b>Delayed departure</b>	£250 - £25 for each 12 hour delay				