

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, the important information leaflet and your policy schedule, which should be read together. Your schedule will show any additional covers you have chosen and any special terms that apply to your policy (these can be found in the endorsement sections at the bottom of the schedule). You should read all these documents carefully. After buying a policy it is important that you review the cover regularly to make sure it continues to meet your needs.

Who provides my insurance cover?

This insurance policy is underwritten by Liverpool Victoria Insurance Company Limited. The 24-hour assistance service and claims for emergency medical assistance are handled by Cega Group Services Limited.

What does LV= Travel insurance cover me for?

We have designed our travel policy for people living in the UK who are 79 years of age or under. Some elements of cover only apply if you have chosen them and they are shown on your schedule. The summary table enclosed sets out the main cover sections and their limits of cover, the amount you must pay towards a claim, significant features and significant restrictions. It does not include all the benefits or restrictions - these are in the document of insurance booklet.

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 you are covered for all trips during the 12 month period shown on your schedule provided the length of your trip is not more than 31 days, unless you have chosen to extend this to a maximum trip duration of 45 days or 60 days or 90 days and this is shown on your policy schedule. If winter sports cover has been chosen, and this is shown on your schedule, cover is provided for the duration of a single trip or for 15 days in total during an annual multi-trip policy, unless you have chosen to extend this to 31 days and this is shown on your schedule.

Important information about cover for existing and previously existing medical conditions

Please read the health declaration and health exclusions section of the policy carefully. The policy does not automatically cover all illnesses and injuries. If you want cover for pre-existing medical conditions, you must declare to us all pre-existing medical conditions for everyone insured on the policy. If we can't cover any pre-existing medical conditions, this will be shown under the endorsement section on your policy schedule. If we do provide cover, the premium may 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 you have declared the condition to us and we have agreed to cover it. You must also tell us about any medical conditions of anyone you are travelling with who isn't insured on this policy and of any relatives or colleagues if you know they have a medical condition that could deteriorate and result in you having to cancel or cut short a trip. You must update us of any changes in medical conditions throughout the policy cover period, particularly before you book a trip and before you travel.

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 and to reduce, as far as possible, any 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.
- The policy does not cover travel to areas where the Foreign and Commonwealth Office (FCO) has advised against all travel.
- 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 will not 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 will not extend a single trip policy if the cover period has ended, and the maximum a single trip can last is 366 days. We will not extend the period of insurance on an annual multi-trip policy beyond the cover end date.
- We won't cover anything related to your job or any work (including voluntary work) unless this cover is specifically stated as being provided in the policy document of insurance or we have agreed additional cover in writing.
- We won't cover you for any claim arising from, or relating to, war, civil war, rebellion, revolution or terrorism. This exclusion does not apply to section 2 Emergency medical and associated expenses, or section 7 Personal accident, except where nuclear, chemical or biological weapons, devices or agents are used.

Summary of the main policy features, benefits and exclusions (this does not include all sections of cover)

A list of all the policy sections can be found on a page 4 of the document of insurance. The table below gives some information about the significant sections of the policy only. The policy includes many other benefits, conditions and restrictions. Please read the document of insurance to make sure the cover is suitable for you.

Significant benefits	Maximum limit - other smaller limits may apply	Excess (the amount you must pay of your claim)	Significant features	Significant restrictions	Policy sections
Cancellation and cutting short your trip	£5,000 (incl. up to £400 in total for excursions)	£50 per person For deposit only claims this will be reduced to £15 per person	We'll provide cover for unused accommodation and travel expenses that you can't get back from anywhere else due to: <ul style="list-style-type: none"> death or the serious injury or illness of you, someone you are travelling with or a relative if the Foreign and Commonwealth Office advises against travel to your planned destination your departure is delayed more than 24 hours and you decide to abandon your trip 	<ul style="list-style-type: none"> We won't cover claims directly or indirectly related to any circumstance that you are aware of before you purchased this insurance or at the time of booking a trip, which could reasonably be expected to lead to the cancellation of a trip or the need to cut a trip short, unless you have told us about it and we have agreed to cover it and this is shown on your policy schedule. We won't pay claims relating to pre-existing conditions unless we've been told of all conditions and have agreed to cover them. We won't cover travel on a motorcycle unless the motorcycle is no more than 125cc, the rider has a valid licence and you are wearing a helmet and you have chosen Adventure activities A or B and this is shown on your policy schedule. We won't cover anything that is caused by you taking part in an adventure activity or winter sports unless you've chosen the cover for it and it is shown on your policy schedule. 	1 and 9
Emergency medical & associated expenses	£10 million overall limit (UK cover limited to £1,000 for transport and accommodation only)	£50 per person per event	We'll pay the necessary emergency expenses if you are taken ill or die during a journey. This includes charges for treatment and for transport and accommodation for you and another person if it is medically necessary for them to be there.	<ul style="list-style-type: none"> 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. This includes conditions that occur because you are more likely to suffer from them due to a pre-existing condition you have. You won't be covered if you know you'll need medical treatment during your journey or you're travelling specifically to get medical treatment. We won't cover travel on a motorcycle unless the motorcycle is no more than 125cc, the rider has a valid licence and you are wearing a helmet and you have chosen Adventure activities A or B and this is shown on your policy schedule. We won't cover anything caused by you taking part in an adventure activity or winter sports unless you've chosen the cover for it and it is shown on your policy schedule. We may not be able to make a payment for medical expenses unless we've seen your full medical history and are able to confirm there are no pre-existing conditions that you haven't told us about. If you need treatment while you're away in a country that participates in the reciprocal health arrangement with the UK, you must try to get this treatment in a public facility. 	2
In-patient benefit	£25 a day, up to £1,000	Nil			
Delayed personal possessions	£250 (if Personal possessions cover is chosen) £35 per day up to £500 for ski equipment (if Winter sports cover is chosen) £40 per day up to £200 for golf equipment (if Golf cover is chosen)	Nil	We'll cover essential replacement items if yours are temporarily missing on your outward journey for more than 12 hours from when you arrived at your destination.	<ul style="list-style-type: none"> We won't cover valuables. We won't cover ski equipment, golf equipment or business equipment, or (for those getting married during the journey) wedding rings/gifts/attire, unless the appropriate cover has been chosen and is shown on the policy schedule. You must provide receipts for anything you buy. 	4, 18, 19, 20 and 21

Personal possessions	<p>£2,500 £400 limit for valuables; £350 single item limit (if Personal possessions is chosen)</p> <p>£500 Personal money (£300 cash)</p> <p>£500 for ski equipment, £350 single item limit (if Winter sports cover is chosen)</p> <p>£1,000 for golf equipment (if Golf cover is chosen)</p> <p>£250 for wedding rings; £1,000 for wedding gifts; £1,500 for wedding attire; £750 for wedding photographs/videos (if Wedding cover is chosen)</p> <p>£1,500 business equipment, £500 single item limit (if Business travel cover is chosen)</p>	<p>£50 per person per event (except for ski equipment)</p>	<p>We'll pay the secondhand value to replace items or the original purchase price less an amount for wear and tear and loss of value, or the cost of repairing items that are damaged, stolen, lost or destroyed on a journey.</p>	<ul style="list-style-type: none"> We won't cover personal possessions or money unless personal possessions cover is chosen and shows on your policy schedule. We won't cover any loss or theft that you don't report to the local police within 24 hours of discovery of the incident and obtain a written report for. 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 Property Irregularity Report. We won't cover ski equipment unless winter sports cover is chosen and shows on your policy schedule. We won't cover golf equipment unless golf cover is chosen and shows on your policy schedule. We won't cover business equipment unless business travel cover is chosen and shows on your policy schedule. We won't cover wedding rings/gifts/attire/ photographs/video (of those getting married during the journey) unless wedding cover is chosen and shows on your policy schedule. We will only cover valuables if they are kept with you or are locked in a safe or your accommodation. We won't cover any other possessions unless they are kept with you, are locked in your accommodation or are out of sight in a locked vehicle, or are carried in line with your transport provider's requirements. We won't cover fragile items such as glass or china unless damaged by fire. We won't pay the cost of replacing or repairing false teeth or contact lenses, unless there is a fire or theft. Proof of purchase or of ownership and how much items are worth must be provided. 	<p>5, 6, 18, 19, 20 and 21</p>
Missed departure	<p>£1,000</p>	<p>Nil</p>	<p>We'll cover the cost of extra accommodation and transport you have to pay to get to your journey destination or back home, if the original booked transport was missed due to public transport not running to its timetable or if the vehicle you're travelling in is involved in an accident, breaks down, or there is an incident on the highway you can't avoid. The delay must be from the point you leave the UK or at the final point from which you return to the UK for this cover to apply.</p>	<ul style="list-style-type: none"> We won't cover any missed departure that is not from the airport, port, international train or coach station where either your travel out of the UK to your destination begins or is the point you leave a destination to return back to the UK. We won't cover any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before your policy or travel tickets were bought (whichever is later). We won't cover the failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before you left home or where you could have reasonably made other travel arrangements. 	<p>8</p>
Delayed departure	<p>£25 for each 12 hour delay up to £250</p>	<p>Nil</p>	<p>We'll pay compensation if you are delayed at the departure point because of a serious fire, storm or flood damage; industrial action; bad weather; mechanical breakdown of the international train, coach or sea vessel; or the aircraft not being allowed to take off because of a mechanical or a structural fault.</p>	<ul style="list-style-type: none"> We won't cover any delayed departure that is not from the airport, port, international train or coach station where either your travel out of the UK to your destination begins or is the point you leave a destination to return back to the UK. We won't cover any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before your policy or travel tickets were bought (whichever is later). We won't pay for any losses that occur as a result of you missing any of your travel connections. 	<p>9</p>

Cancellation rights

When you receive your policy you have 14 days in which to consider the cover provided. If the cover doesn't meet your requirements you may 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 on 0845 640 5190 (for textphone please dial 18001 first). We will refund any money you have paid if you haven't travelled or made a claim. Refunds will be made within 30 days of receipt of your request to cancel. We will not refund any premium after this 14 day period.

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 are away and your medical expenses are likely to be more than £250. The 24-hour assistance number is 01243 621 537. For all other claims, or for medical expenses of less than £250, you should call us when you return home on 0845 640 5194.

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. If you prefer to write, please address your letter to The Complaints Manager, Box 2, 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 can't 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 email, complaint.info@financial-ombudsman.org.uk. Making a complaint will not affect your right to take legal action.

What happens if we can't meet our liabilities?

If we can't meet our liabilities to you, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS). How much you'll get will depend on the type of insurance you have. For compulsory insurances (eg third party motor insurance) it's 100% of your claim. For non-compulsory insurances (eg travel insurance) it's 90% of the claim. You can find out more at www.fscs.org.uk or email enquiries@fscs.org.uk. You can also write to Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsofen Street, London E1 8BN or telephone 020 7892 7300.