

YOUR DOCUMENT OF TRAVEL INSURANCE

**This booklet tells you
what you're covered for
and how to make a claim**



LIVERPOOL VICTORIA

WELCOME TO LV= TRAVEL INSURANCE

Thank you for choosing LV= travel insurance

Founded in 1843, Liverpool Victoria, which also trades as LV=, is the UK's largest friendly society and a major provider of insurance and financial service products.

As a friendly society and mutual, Liverpool Victoria exists wholly for the benefit of its members. We have no shareholders taking a share of our profits. Instead we invest our profits in making our products competitive and delivering an outstanding customer service.

Our claims service goes the extra mile. Committed to doing the right thing for our policyholders, we will aim to settle claims quickly, even in the most difficult circumstances. Throughout this policy booklet we have explained the terms that are used and have avoided the use of legal or technical terms wherever possible.

If you would like to learn more about Liverpool Victoria please visit our website at: LV.com

We hope to be able to insure you for many years to come.

Enjoy your travels!

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DOCUMENT OF INSURANCE

This document of insurance is our agreement with you, based on the information you give to us and on the information on your Travel Insurance Schedule.

In return for your premium we will give you insurance cover as set out in this document during the period of insurance stated on your schedule.

A handwritten signature in dark blue ink, appearing to read 'Mike Rogers', with a long horizontal line extending to the right.

Mike Rogers (Group Chief Executive)

You must read the Travel Insurance Schedule and Document of Insurance together as one document

SUMMARY OF COVER

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

Cover	Limit (up to) per person	Excess	Page
Cancellation or curtailment	£5,000	£50	20
Emergency medical and associated expenses	£10 million	£50	23
In-patient benefit	£25 per day, max £1,000	Nil	23
Loss of passport/driving licence	£500	£50	26
Delayed personal possessions	£250	Nil	27
Personal possessions (if selected)	£2,500	£50	27
Personal money (if selected)	£500	£50	29
Personal accident	£25,000	Nil	30
Missed departure	£1,000	Nil	31
Delayed departure	£250 delay £5,000 abandonment	Nil £50	32
Personal liability	£2 million	Nil	33
Legal expenses	£25,000 (max £50,000)	Nil	35
Disaster	£1,000	£50	36
Hijack or kidnap	£2,000	Nil	37
Home help	£300	Nil	38
Recovery holiday	£500	£50	38
Cosmetic surgery	£2,500	£50	39
Medical examination	£300	Nil	40
Winter sports (if selected)			41
Ski pack	£35 per day, max £500	Nil	
Ski pass	£35 per day, max £500	Nil	
Ski equipment	£500	Nil	
Piste closure	£35 per day, max £500	Nil	
Avalanche and landslide	£200	Nil	
Golf (if selected)			44
Golf equipment	£1,000	£50	
Delayed golf equipment	£40 per day, max £200	Nil	
Loss of green fees	£300	Nil	
Wedding (if selected)			45
Wedding rings	£250	£50	
Wedding gifts	£1,000	£50	
Wedding attire	£1,500	£50	
Wedding photos/video	£750	£50	
Business travel (if selected)			47
Business equipment	£1,500	£50	
Delayed equipment	£250	Nil	
Replacement business associate	£2,000	£50	

USEFUL INFORMATION

Things to do before you travel

Foreign and Commonwealth Office (FCO)

The Foreign and Commonwealth Office provides a wealth of information relating to travel advice on their website, including information and views to help people form their own judgements about travelling to a particular country. Visit their website at: www.fco.gov.uk or call 0845 850 2829.

Health

- Make sure any vaccinations recommended for the area you are travelling to are up to date. Vaccine advice by country can be found on www.fitfortravel.nhs.uk.
- Visit your health care adviser to find out about any other suggested medical advice. Be aware of possible health risks during your trip. The National Travel Health Network and Centre www.nathnac.org also has some useful health protection information.
- If you are on medication, pack enough supplies in your hand luggage making sure all medication is in its original packaging and you have any prescription documents with you. It is worth checking with the nearest embassy of the country you are going to that your medication will be legal in that country and find out whether you will need to take a doctor's letter with you.
- Check for any security restrictions at your departure airport. For information visit the Department for Transport website at: www.dft.gov.uk.
- Ensure you have a valid passport and that the contact details at the back are up to date.
- Make sure you are aware of the immigration and customs controls of the country you are travelling to, including any necessary visas.
- Let someone, who will be in the UK while you are away, know where you are going, your itinerary and details of how they may be able to contact you.
- Take two copies of your passport, visas etc. Take one with you (kept separate from your actual passport) and leave one copy with a family member or friend. It is sensible to ensure your passport is valid for at least 6 months after your planned return date. It is also recommended that you leave a copy of this travel insurance policy with someone in the UK.

- If you are planning to drive whilst abroad, ensure you check the driving laws and licence requirements of the country you are visiting.
- Get a good guide book and find out about the country you are visiting. Knowing a little about local laws, customs and culture can be invaluable, as can knowing the meaning of a few key words or phrases of the local language.
- Take enough money for your trip as well as some back up funds such as a credit card or travellers' cheques. Take the numbers of any helplines that you would need to call in the event of loss or theft of these items and record any reference numbers that you may need to provide.
- Avoid taking jewellery or valuables away with you.

Air passenger rights

European Union regulations have strengthened passengers' rights. You are entitled to claim compensation from your airline in the following circumstances:

- **Denied boarding and cancelled flights**
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 must offer you financial compensation.
- **Long delays**
If your flight is delayed by more than 5 hours, the airline must offer to refund your ticket should you choose not to travel.
- **Baggage**
If your 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 7 days of its return, and for delayed baggage within 21 days of its return.

For more information visit

www.europa.eu.int/comm/transport/air/rights/index_en.htm.

PRE-TRAVEL ADVICE

For more advice about the visas and vaccinations you may need for your journey or for general information such as the safety of drinking water, tipping, opening hours of banks and shops at your destination and reciprocal health arrangements, contact our 24-hour pre-travel advice line on 0845 640 5192, for textphone please dial 18001 first, quoting your policy number.

DEFINITION OF WORDS

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

- Accident** An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, or total and permanent loss of use of a limb, or permanent disablement, or death, within a year of the incident.
- Adventure Activity** A hazardous pursuit listed under Adventure Activities A or Adventure Activities B of the Activities section (see pages 14 and 15). **You** are only covered while taking part in these activities if the appropriate selection has been made by **you** and is shown on **your** policy **schedule**.
- Appointed adviser** The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in your claim for compensation.
- Area of cover** **You** will not be covered if **you** travel outside the area **you** have chosen as shown on **your** policy **schedule**:
- UK** England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
- Europe** Albania, Andorra, Austria, Azores, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Islands, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, Former Yugoslav Republic of Macedonia, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russia west of the Ural mountains, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom, and Vatican City State.
- Worldwide (excluding USA)** Worldwide, excluding United States of America, Canada, Caribbean islands, Bahamas, and Mexico.
- Worldwide** Anywhere in the World.
- Business associate** Any person in the **UK** that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or curtail **your journey**.
- Business equipment** Items used by **you** for **your** business activity including office equipment which is portable by design, computers, telephones, calculators and PDAs.
- Business trip** A **journey** taken wholly or partly for business purposes but excluding manual work.

DEFINITION OF WORDS CONTINUED

Children Any **person insured**, other than the policyholder and the policyholder's spouse or partner, who is aged 21 years or under. Children are automatically covered if 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 is selected by **you** and is shown as covered in **your** policy **schedule**.

Doctor A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

Departure point The airport, international train station or port where **your** journey from the **UK** to **your** destination begins and where the final part of **your** journey back to the **UK** begins.

Excess The amount **we** will deduct for each **person insured**, for each section, for each claim incident. For example a couple that both have **personal possessions** stolen from their bag and both incur a medical expense during the same **journey**, will have a total of four excesses deducted. Two of these will be for the two claims under section 5 (Personal possessions) and two of these will be for the two claims under section 2 (Emergency medical and associated expenses).

Golf equipment Golf clubs, golf bag, golf trolley and golf shoes.

Home **Your** usual place of residence in the **UK**.

Journey A trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing home in the **UK**, whichever is earlier.

You will only be covered if **you** are aged 79 years or under at the date that **your** travel insurance quotation was given.

- For single trip cover
 - A trip cannot last longer than 366 days. **Your** trip is from the trip start date to the cover end date shown on **your** policy **schedule**.
 - If **you** return **home** before **your** cover end date all cover finishes.
- For annual multi-trip cover
 - There is no limit on the number of trips that **you** take during the **period of insurance**.
 - Any trip which is booked to last longer than 31 days is not covered unless **you** have selected to extend the maximum trip length (to 45 or 60 or 90 days) and this is shown on **your** policy **schedule**.
 - Trips within the **UK** must be for at least 2 nights and have:
 - i pre-booked transport or accommodation; or
 - ii be more than 25 miles from **your home** (unless it involves a sea crossing).

DEFINITION OF WORDS CONTINUED

Legal action Settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you** to the European Court of Justice, European Court of Human Rights or similar International body, that **we** have agreed to.

Legal costs Fees, costs and expenses (including Value Added Tax or equivalent local goods and services tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Money Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets.

Pair or set A number of items of **personal possessions** (not including **ski equipment** and **golf equipment**) that belong together or can be used together.

Period of Insurance

- For single trip cover
The cover for all sections, other than Cancellation, starts at the beginning of **your journey** and finishes at the end of **your journey**. Cancellation cover begins from the start date shown on **your policy schedule** and ends at the beginning of **your journey**.
- For annual multi-trip cover
The cover for all sections, other than Cancellation, starts at the beginning of **your journey** and finishes at the end of **your journey**. Cancellation cover begins on the start date shown on **your policy schedule** or the date **you** booked **your journey**, whichever is the later, and ends at the beginning of **your journey**.
- For single trip and annual multi-trip cover
All cover ends on the end date shown on **your policy schedule**, unless **you** cannot finish **your journey** as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances **we** will extend cover free of charge until **you** can reasonably finish that **journey**.

Personal possessions Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables** and passport).

Redundancy Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of two years or more if **you** are aged over 18 years and under 65 years.

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

DEFINITION OF WORDS CONTINUED

- Resident** A person who permanently resides in the **UK**.
- Schedule** This identifies **you**, the **period of insurance**, the **area of cover**, the sections of this document of insurance that apply, and conditions which vary the terms of this document of insurance.
- Ski equipment** This consists of skis, poles, boots, bindings, or snowboards
- Ski pack** Hired **ski equipment**, ski school fees and lift passes.
- Terrorism** 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.
- Travelling companion** Any person that has booked to travel with **you** on **your journey**.
- United Kingdom (UK)** England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
- Valuables** Jewellery, watches, items made of or containing precious metals or (semi) precious stones, furs, binoculars, telescopes, musical instruments, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), PDAs, MP3 or MP4 players, CDs, mini discs, DVDs, cartridges, tapes, and memory sticks or cards.
- We, our, us** Liverpool Victoria Insurance Company Limited
- Wedding ring** The ring of the insured bride or bridegroom, who are to be married during the **journey**.
- Wedding gifts** Gifts given to the insured bride or bridegroom during the **journey**. These may be sent in advance or purchased during the **journey**.
- Wedding attire** The wedding dress, wedding suit and other accessories including shoes, make up, hair styling and flowers all bought especially for the insured bride or bridegroom to use on their wedding day during the **journey**.

DEFINITION OF WORDS CONTINUED

Winter sports You are covered while taking part in the following activities if **winter sports** cover is selected by **you** and shown on **your** policy **schedule**:

- Skiing, snowboarding, big-foot skiing, cross-country skiing, glacier skiing, mono-skiing, and snow blading.
Off piste skiing is covered when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

There is no cover for:

- Bobsleighbing, heli skiing, luging, ski acrobatics, skidooing, ski flying, ski jumping, ski mountaineering, ski racing, ski randonee, ski stunting, ski touring, snow cat skiing, or snow mobiling.

Snow mobiling and skidooing can be covered if Adventure Activities A is selected by **you** and is shown on **your** policy **schedule** (Personal Liability cover is not provided).

For single trip cover:

Winter sports cover is restricted to the period from the trip start date to the cover end date as stated on **your** policy **schedule**.

For annual multi-trip cover:

Winter sports cover is restricted to a total of 15 days for the period from the cover start date to the cover end date unless **you** have selected to extend this period to a total of 31 days, and this is shown on **your** policy **schedule**.

You, your, insured person, person insured Each person shown on the policy **schedule**, for whom the appropriate insurance premium has been paid.

IMPORTANT INFORMATION ABOUT YOUR POLICY

How your policy works

Your document of insurance and policy **schedule** is a contract between **you** and **us**. **We** will pay for any claim **you** make that is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned, the benefits and exclusions within each section apply to each **person insured**. **Your** policy does not cover all possible events and expenses.

Telling us about relevant facts

At the time of buying or renewing **your** policy or when booking a trip (whichever is later), **you** must tell **us** about any relevant facts that might affect **your** cover. Examples of relevant facts are a reason why a trip could be cancelled, or a medical condition which has been diagnosed or which has deteriorated since being declared to **us**. For more information see the Health Declaration on pages 18 and 19. If **you** do not tell **us** about relevant facts, this could invalidate **your** insurance.

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.

Policy excess

Under some sections of **your** policy, **you** will have to pay an **excess**. This means that **you** will be responsible for paying the first part of the claim for each **person insured**, for each section, for each claim incident. The amount **you** have to pay is the **excess**.

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, Portsoken Street, London, E1 8BN. Telephone 020 7892 7300 or e-mail enquiries@fscs.org.uk.

Foreign and Commonwealth Office advice against “all travel”

The policy does not cover travel to areas where the Foreign and Commonwealth Office has advised against “all travel”. If **you** are not sure whether there is a travel warning for **your** destination, please check with the Foreign and Commonwealth Office at www.fco.gov.uk or call 0845 850 2829.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English.

Transfer of rights

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

Renewal of your insurance cover

If **you** have annual multi-trip cover, **we** will send **you** a renewal notice prior to the expiry of the **period of insurance** as shown on **your** policy **schedule**.

The terms of **your** cover and the premium rates may be varied by **us** at the renewal date. **We** will give you at least 21 days written notice before the renewal date should this happen.

At renewal **you** must tell **us** about any relevant facts and check that **you** still comply with the Health Declaration (see pages 18 and 19). If **you** do not tell **us** about relevant facts, or do not comply with the Health Declaration, this may invalidate **your** insurance.

ACTIVITIES

A number of activities are automatically covered by this policy. These activities are shown in the first column of the table below under Standard Activities. Other activities that appear under Adventure Activities A and Adventure Activities B are only covered if one of these has been selected by **you** and is shown on **your** policy **schedule**. If B is selected, **you** are also covered for activities listed under A.

There is no cover for any professional sporting activity (when money is paid to **you** to participate), or any kind of manual work.

Standard Activities – activities which are automatically covered

Archery
 Badminton
 Banana boating
 Basketball
 Bridge swing (once only, fully supervised)
 Bungee jump (once only, fully supervised)
 Camel/elephant riding (as part of an organised trip)
 Clay pigeon shooting (fully supervised)
 Climbing (climbing wall only)
 Cricket
 Curling
 Cycling (not BMX, mountain biking or racing)
 Farm work/fruit and veg picking (unpaid, excluding the use of machinery)
 Fishing and deep sea fishing
 Football (non-competitive)
 Glacier walking (organised trip)
 Go-karting (wearing a helmet and following organiser's guidelines)
 Hand ball
 Hockey (non-competitive)
 Horse riding (once only, wearing a helmet and following organiser's guidelines)
 Hot air ballooning (as a passenger)
 Ice skating (rink only and not speed or inline skating)

Adventure Activities A

Abseiling (fully supervised)
 Athletics (competitive)
 Biathlon/Triathlon
 Boating/sailing (up to a 12 miles from mainland)
 Canoeing and kayaking (grade 1 and 2 waters only)
 Dry slope skiing
 Fencing
 Football (competitive or organised tour)
 Gymnastics
 High diving (pool only)
 Hockey (competitive or organised tour)
 Horse riding and pony trekking (wearing a helmet and not competitions, racing, show jumping, hunting, eventing, polo or rodeo)
 Lacrosse (competitive or organised tour)
 Marathon running
 Motorcycling (no Personal liability cover, up to 125cc, wearing a helmet, no racing, with valid UK motor cycle licence)

Adventure Activities B

BMX biking (wearing a helmet)
 Boating/sailing (if qualified, beyond 12 miles from the mainland)
 Bridge swinging (more than once, fully supervised)
 Bungee jumping (more than once, fully supervised)
 Canoeing and kayaking (grade 1, 2 and 3 waters only)
 Cycling – racing (wearing a helmet)
 Hurling
 Gaelic football
 Kite surfing
 Martial arts such as judo and karate
 Mountain biking (wearing a helmet)
 Polo (wearing a helmet)
 Quad biking (no Personal liability cover, no racing, wearing a helmet)

Standard Activities – activities which are automatically covered

Jet boating (passenger only, not racing)

Jet skiing (no Personal liability cover, no racing)

Lacrosse (non-competitive)

Netball

Orienteering

Parascending/parasailing over water (once only, fully supervised)

Racketball

Ringos

Roller skating/blading (no racing)

Running (non competitive and not marathon)

Safari trekking (as part of an organised tour only)

Scuba diving to a depth of 18 metres (if hold a certificate of proficiency and are diving with another person, or are diving with a qualified instructor)

Shooting (under organiser's guidelines and supervision)

Skateboarding (wearing a helmet)

Sledging/tobogganing

Sledging/sleigh riding (pulled by dogs, horses or reindeer as passenger only)

Snorkelling

Softball or rounders

Squash

Swimming (in pool or coastal waters within 12 miles of mainland)

Swimming with dolphins

Table tennis

Trekking, hiking or fell walking (up to 2500 metres high)

Via ferrata (once only, fully supervised)

Volleyball

Zip-trekking

Zorbing

Adventure Activities A

Rap jumping – face forward rappelling (fully supervised)

Rowing

Sand surfing/skiing/boarding/yachting

Scuba diving to a depth of 30 metres (if diving with another person and both hold a certificate of proficiency to dive at this depth, or are diving with a qualified instructor and not within 24 hours of departure)

Snow mobiling or skidooring (no Personal liability cover, no racing, wearing a helmet)

Spear fishing without tanks

Surfing

Sledging (pulled by dogs, no racing)

Swimming (beyond 12 miles from mainland)

Trampolining (competitive)

Trekking/hiking/fell walking (up to 3500 metres high)

Wakeboarding (water skiing on a board)

Water skiing

Windsurfing

White water rafting (up to grade 3 waters)

Wind tunnel flying (indoors and following organiser's guidelines)

Adventure Activities B

Rock climbing (wearing a helmet and using ropes)

Scuba diving to a depth of 40 metres (if diving with another person and both hold a certificate of proficiency to dive to this depth, or are diving with a qualified instructor, and not within 24 hours of departure)

Shinty or Camogie

Trekking/hiking/fell walking (up to 6000 metres high if part of an organised trip)

Via ferrata

White water rafting (up to grade 5 waters)

Wrestling

24-HOUR EMERGENCY MEDICAL ASSISTANCE

Please tell **us** immediately about any serious illness or accident abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are over £250. If **you** are claiming for a minor illness or accident **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. Beware of requests for **you** to sign for excessive treatment or charges. If in doubt about any such request, please call **us**. Private medical treatment is not covered unless authorised by **us**.

You must accept **our** decisions about the most suitable, practical and reasonable solutions to any medical emergency, including directing **you** to the most appropriate hospital or medical facility.

You can call or email 24 hours a day 365 days a year.

Please give **us your** policy number. Say that **you** are insured with LV= travel insurance. Our emergency medical assistance is provided by Cega Air Ambulance Ltd. Below are some of the ways the 24-hour emergency medical assistance service can help.

Confirmation of payment

We will contact hospitals or doctors abroad and guarantee to pay their fees, providing **you** have a valid claim.

Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing home in the **UK**, **you** will normally be transferred by regular airline or road ambulance.

Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisers first. 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.

You can contact **us** at any time day or night. **Your** call will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** phone.

From outside the UK phone +44 1243 621 537. For textphone please dial +44 151 494 1260 and ask to be connected

From within the UK phone 01243 621 537, for textphone please dial 18001 first.

Email: LV=@cegagroup.com

RECIPROCAL HEALTH ARRANGEMENTS

European Health Insurance Card (EHIC) – the replacement for the E111

The EHIC entitles **you** to reduced cost, sometimes free, medical treatment that becomes necessary while **you** are in the European Union, Iceland, Liechtenstein, Norway or Switzerland.

The card gives access to state-provided medical treatment only. This might not cover all the things **you** would expect to get free of charge from the NHS in the **UK**. **You** may have to make a contribution to the cost of **your** care.

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

Australia

- If **you** are travelling to Australia **you** can enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before **you** leave Australia. For more information on Medicare visit: www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au.

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduce **your** medical expenses, **you** will not have to pay an **excess**.

HEALTH DECLARATION AND HEALTH EXCLUSIONS

These apply to the following sections: Cancellation or curtailment charges, and Emergency medical and associated expenses, and Personal accident.

It is very important that you read and understand the following and if necessary declare any pre-existing medical conditions to us.

1. **You** will not be covered 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(s) has (have) been declared to and accepted by **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 (the endorsement sections are to be found at the bottom of the **Schedule**).

A pre-existing medical condition is:

- Any heart condition, breathing condition (including asthma), circulatory condition (including strokes or high blood pressure), gastrointestinal (digestive tract) conditions, bone or joint conditions, or any type of cancer;

or

- A medical condition or ailment that an **insured person** is suffering from or has suffered from in the last 12 months.

This includes, but is not restricted to, a condition for which:

- investigation/tests/advice is ongoing or has been received
- treatment is or has been given
- surgery is needed or has been given
- prescribed medication has been advised.

The policyholder should call LV= travel insurance on 0845 640 5190, for textphone please dial 18001 first, if:

- **you** need to declare a medical condition for an **insured person**
- an **insured person** develops a medical condition after **your** policy was issued
- an **insured person's** existing declared condition deteriorates after **your** policy was issued
- **you** are unsure whether a medical condition needs to be declared or not.

We will be able to advise whether cover can be provided for **your** medical condition. **We** may ask **you** to pay an extra premium or **we** may exclude cover for pre-existing medical conditions.

If **we** cannot provide cover because a medical condition has deteriorated or been diagnosed since the policy was issued, **you** can either:

- Make a cancellation claim if **you** have booked and paid for a **journey** that **you** have not yet made; or
- Cancel **your** policy and **we** will send you an appropriate refund, as long as **you** have not travelled or made a claim.

If **you** apply for cover for any pre-existing medical condition, **you** must declare all **your** pre-existing conditions. However, **you** do not need to declare minor ailments such as hay fever, tonsillitis, ear infections, colds, flu, skin irritations, chiropody, and dental treatment if:

- No prescription was given or only short term antibiotics, non-prescription pain killers, creams or ointments, and
- If the ailment was in the last 3 months, **you** have been advised by **your doctor** that it is safe to travel.

2. **You** will not be covered for any claim arising from a medical condition of someone **you** were going to stay with, a **travelling companion**, a **relative** or a **business associate** if **you** are aware of the medical condition at the time **your** policy was issued.
3. **You** will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been advised not to travel had **you** sought their advice before beginning **your journey**.
4. **You** will not be covered if **you** know **you** will need medical treatment during **your journey** or **you** are travelling specifically to get medical treatment.

Note

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of injury or unexpected illness occurring during **your journey**.

SECTION 1 CANCELLATION OR CURTAILMENT CHARGES

If **you** think **you** may have to cancel or cut **your journey** short (curtail), **we** must be told immediately – see under the heading ‘24-hour emergency medical assistance’ on page 16 for more information.

What is covered

We will pay up to **£5,000** in total (including up to **£400** in total for excursions), for **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

We will provide this cover in the following necessary and unavoidable circumstances:

Cancellation

If **you** cancel **your journey** before it begins because one of the following happens:

- The death, serious injury or serious illness of **you**, someone **you** were going to stay with, a **travelling companion**, or a **relative** or **business associate** of **you** or a **travelling companion**.
- **You** or a **travelling companion** is called for jury service in the **UK** or as a witness in a court in the **UK**.
- **You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious 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 **UK**.
- **Your redundancy**.
- The Foreign and Commonwealth Office advises against “all travel” to **your** intended destination after **you** have booked transport or accommodation for **your journey**, and after the start date of **your** policy.
- **You** or a **travelling companion** being advised not to travel by a **doctor** as a result of pregnancy.

Curtailment

You cut **your journey** short (curtail) after it has begun because of one of the following:

- An event covered under **Cancellation** except **redundancy** or Foreign and Commonwealth Office advice.
- **You** are injured or ill and are in hospital for the rest of **your journey**.

We will calculate curtailment claims from the date it is necessary for **you** to return to the **UK** or the date **you** are hospitalised as an in-patient, for the rest of **your journey**. **We** will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost.

If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs **we** have to pay.

What is not covered

Under Cancellation and Curtailment

1. An **excess** of **£50**.
2. Claims directly or indirectly relating to any **insured person's** pre-existing medical condition not declared to and accepted by **us** as explained under Health declaration and health exclusions on pages 18 and 19.
3. More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.
4. Anything caused by:
 - **you** not having the correct passport or visa;
 - any restriction caused by the law of any country or people enforcing these laws;
 - bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
 - anything that the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
 - **your** vehicle being stolen or breaking down;
 - **you** not wanting to travel or not enjoying **your journey**;

- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk;
- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction), alcohol or solvents;
- the death or illness of any pet or animal.

Under Cancellation

5. Any cancellation charges **you** incur because **you** did not 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. Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your journey** were bought (whichever is the later).

Under Curtailment

7. Cutting short **your journey** unless **we** have agreed to this.
8. Any costs when **you** do not 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 have agreed with this.
9. The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.
10. **You** travelling on a motorcycle unless it is no more than 125cc, the rider holds an appropriate valid **UK** licence, **you** are wearing a crash helmet, and **you** have selected cover under Adventure Activities A or B and it is shown on **your** policy **schedule**.
11. Anything caused by **you** taking part in an activity unless it is listed under Standard Activities on pages 14 and 15, or **you** are taking part in an **Adventure Activity** or **Winter Sports** and it has been selected by **you** and is shown as covered on **your** policy **schedule**.

Please refer to the General exclusions, General conditions and Making a claim sections that also apply.

SECTION 2 EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your journey** because of illness or injury, or if **your** medical expenses are over **£250** **we** must be told immediately – see under the heading ‘24-hour emergency assistance’ on page 16 for more information.

What is covered

We will pay **you**, or **your** legal representatives, or the provider of **your** medical treatment for the following necessary emergency expenses if **you** are injured, taken ill or die during **your journey**.

1. Overseas cover

This section does not apply to trips within the **UK** unless **your journey** is to the Channel Islands and **you** are not a resident of the Channel Islands.

Up to **£10** million in total for reasonable fees or charges **you** incur for:

- **Treatment**
Medical, surgical, medication, hospital, nursing home or nursing services.
- **Transport and accommodation**
Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from the **UK** on medical advice.
- **Funeral expenses**
The reasonable cost of transporting **your** body or ashes to **your** home, or **we** will pay **your** reasonable funeral expenses in the place where **you** die outside the **UK**.
- **Search and rescue**
Mountain search and rescue services when deemed medically necessary.

We will also pay:

- **In-patient benefit**
£25 for each 24-hour period that **you** are in hospital as an in-patient up to **£1,000** in total during the **journey** as well as any fees or charges paid under the heading ‘Treatment’ on page 23.
- **Dental**
Up to **£250** for emergency dental treatment to relieve sudden pain.

■ **Pet care**

Up to **£500** in total for reasonable cattery or kennel fees if **you** are taken into hospital as an in-patient during **your journey** and are unable to return as planned.

2. UK cover

Up to **£1,000** for:

■ **Transport and accommodation**

- Reasonable extra transport and accommodation costs for **you** and one other person who stays or travels with **you** or to **you** from within the **UK** on medical advice.
- The reasonable cost of transporting **your** ashes or body **home** should **you** die.

What is not covered

Under both 1 Overseas cover and 2 UK cover

1. An **excess** of **£50**, unless **your** claim is reduced because **you** used an EHIC card or any other reciprocal health arrangement (see 'Reciprocal health arrangements' on page 17 for more information). This does not apply to the in-patient or pet care benefits.
2. The cost of replacing any medication **you** were using when **you** began **your journey**.
3. Claims directly or indirectly relating to any pre-existing medical condition not declared to and accepted by **us** as explained under Health declaration and health exclusions on pages 18 and 19.
4. Extra transport and accommodation costs which are of a higher standard to those already used on **your journey**, unless **we** agree.
5. Anything caused by:
 - a. **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
 - b. **you** suicide, self-injury or deliberately putting yourself at risk;
 - c. **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);

- d. the direct or indirect effect of **you** using alcohol or solvents;
 - e. **you** taking part in any activity unless it is listed under Standard Activities on pages 14 and 15, or **you** are taking part in an **Adventure Activity** or **Winter Sports** and this has been selected by **you** and is shown as covered on **your** policy **schedule**;
 - f. **you** travelling on a motorcycle, unless it is no more than 125cc, the rider holds an appropriate valid **UK** licence, **you** are wearing a crash helmet, and **you** have selected cover for Adventure Activities A or B and this is shown on **your** policy **schedule**.
- 6. Any claim in respect of routine care relating to pregnancy, giving birth and postnatal recovery.
 - 7. Any costs incurred 12 months after the date of **your** injury, illness or death.
 - 8. Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

Under 1 Overseas cover – Treatment

- 9. Services or treatments **you** receive within the **UK**.
- 10. Services or treatments **you** receive which the **doctor** in attendance or **we** think can wait until **you** get back to the **UK**.
- 11. Medical costs over **£250**, or in-patient treatment, or repatriation which **we** have not authorised.
- 12. The extra costs of having a single or private room in a hospital or nursing home.
- 13. The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Under 1 Overseas cover – Funeral expenses

- 14. **Your** burial or cremation within the **UK**.

Under 1 Overseas cover – Dental

- 15. Replacing or repairing false teeth or artificial teeth (such as crowns or implants).
- 16. Dental work involving the use of precious metals.

Please refer to the General exclusions, General conditions and Making a claim sections that also apply.

SECTION 3 LOSS OF PASSPORT/DRIVING LICENCE

What is covered

We will pay the following if **your** passport is lost, stolen or destroyed on **your journey**:

Costs for issuing a temporary passport

Up to **£500** in total for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport to enable **you** to return to the **UK**.

Remaining value of original passport

The equivalent cost (based on the current replacement costs) of the period remaining on **your** passport that is lost, stolen or destroyed.

Costs for issuing a replacement driving licence

Up to **£500** in total for any additional 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 journey** if:

- **you** lose **your** driving licence whilst on a **journey** and
- **you** need to provide evidence of **your** driving licence to the police authorities or **you** need to obtain evidence of **your** driving licence in order to continue with **your journey**, for example if **you** need to hire a car.

What is not covered

Under Costs for issuing a temporary passport

1. An **excess** of **£50**.

Under Costs for issuing a replacement driving licence

2. An **excess** of **£50**.
3. Any costs to return **home** to pick up a replacement or new driving licence.

Please refer to the General exclusions, General conditions and Making a claim sections that also apply.

SECTION 4 DELAYED PERSONAL POSSESSIONS

What is covered

We will pay up to **£250** in total for essential replacement items, if **your personal possessions** (not including valuables) are temporarily lost or stolen on **your** outward **journey** for more than 12 hours from when **you** arrived at **your** destination.

Note

You must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under this section from the final claim settlement under section 5. This will only apply when **your** policy **schedule** shows **you** have Section 5 Personal possessions.

What is not covered

Ski equipment, golf equipment, business equipment, wedding rings, wedding gifts or wedding attire.

Please refer to the General exclusions, General conditions and Making a claim sections that also apply.

SECTION 5 PERSONAL POSSESSIONS

This section only applies if it has been selected by **you** and is shown as covered in **your** policy **schedule**.

What is covered

Up to **£2,500** in total for **your personal possessions** damaged, stolen, lost or destroyed on **your journey**.

The most **we** will pay for **valuables** is **£400** in total even if they are jointly owned. There is also a **£350** limit for any single article, pair or set.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

What is not covered

1. An **excess** of **£50**.
2. **Ski equipment, business equipment, golf equipment, wedding rings, wedding gifts or wedding attire.**
3. More than the part of the pair or set that is stolen, lost or destroyed.
4. Breakage of or damage to: sports equipment while it is being used.
5. Cracked, scratched or broken glass (other than lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items.
6. Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.
7. The cost of replacing or repairing false teeth.
8. A claim for more than one mobile phone per **person insured**.
9. Loss or theft of, or damage to the following:
 - a. Items for which **you** are unable to provide a receipt or other proof of purchase.
 - b. Films, video and audio tapes, computer games, CDs, mini-discs, DVDs, cartridges, memory sticks or cards unless they were purchased pre-recorded, in which case **we** will pay up to the replacement cost.
 - c. Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
 - d. **Valuables** left in a motor vehicle or in a tent.
 - e. **Valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time.
 - f. **Valuables** unless they are on **your** person or locked in a safe or safety deposit box or locked in the accommodation **you** are using on **your journey**.
 - g. Contact or corneal lenses, unless following fire or theft.
 - h. Bonds, share certificates, guarantees or documents of any kind.
 - i. **Personal possessions** unless they are on **your** person, locked in the accommodation **you** are using on **your journey**, out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for **valuables**), or are carried in accordance with **your** transport provider's requirements (no cover for **valuables**).

- j. **Personal money** (see section 6) or money held or used for business purposes.
- k. Passport (see section 3).
- l. Pedal cycles.

Please refer to the General exclusions, General conditions and Making a claim sections that also apply.

SECTION 6 PERSONAL MONEY

This section only applies if **Personal possessions** has been selected by **you** and is shown as covered in **your** policy **schedule**.

What is covered

Up to **£500** for loss or theft of **your** personal **money** (but no more than **£300** in cash in total, even if it is jointly owned) while on **your** **journey**.

What is not covered

1. An **excess** of **£50**.
2. Money held or used for business purposes.
3. Compensation unless **you** can provide a receipt for the amount **you** had from the place where **you** got the currency.
4. Personal **money** left in a motor vehicle or in a tent.
5. Personal **money** carried in suitcases, trunks or similar containers unless they are on **your** person all the time.
6. Personal **money**, unless it is on **your** person, locked in a safe or safety deposit box or locked in the accommodation **you** are using on **your** **journey**.
7. Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.
8. Loss or theft of travellers cheques if the place where **you** get them from provides a replacement service.
9. More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Please refer to the General exclusions, General conditions and Making a claim sections that also apply.

SECTION 7 PERSONAL ACCIDENT

What is covered

We will pay **you** or **your** legal representative **£25,000** if one of the following occurs as a result of an **accident** during **your journey**:

Death

(We will not pay more than **£2,500** if **you** are under 16 years of age at the time of the **accident**.)

Permanent loss

Total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Physical disablement

Permanent physical disability as a result of which there is no paid work which **you** are able to do. (We will not pay any compensation if **you** are aged 66 or over at the time of the **accident**.)

What is not covered

1. Claims directly or indirectly related to any pre-existing condition not declared to and accepted by **us** as explained under Health declaration and health exclusions on pages 18 and 19
2. Any claim arising more than one year after the original **accident**.
3. Anything caused by:
 - a. **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
 - b. **you** taking part in an activity unless it is listed under Standard Activities on pages 14 and 15, or **you** are taking part in an **Adventure Activity** or **Winter Sports** and this has been selected by **you** and is shown as covered on **your** policy **schedule**;
 - c. **your** suicide, self-injury or deliberately putting yourself at risk;
 - d. **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
 - e. the direct or indirect effect of **you** using alcohol or solvents;

- f. **you** travelling on a motorcycle, unless it is no more than 125cc, the rider holds an appropriate valid **UK** licence, **you** are wearing crash helmets, and **you** have selected cover under Adventure Activities A or B and it is shown on **your** policy **schedule**.

4. **We** will not pay more than one of the benefits resulting from the same injury.

Please refer to the General exclusions, General conditions and Making a claim sections that also apply.

SECTION 8 MISSED DEPARTURE

What is covered

We will pay **you** up to **£1,000** in total for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back **home** because **you** do not get to the departure point by the time shown in **your** travel itinerary (plans) because:

- public transport (including scheduled flights) does not run to its timetable; or
- the vehicle in which **you** are travelling is involved in an accident or breaks down.

What is not covered

1. Any claim unless **you**:
 - a. get a letter from the public transport provider (if this applies) confirming that the service did not run on time;
 - b. get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle you were travelling in;
 - c. have allowed time in **your** travel plans for delays which are or could reasonably be expected.
2. Any delay caused by a riot, civil commotion, strike, or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).
3. 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.

Please refer to the General exclusions, General conditions and Making a claim sections that also apply.

SECTION 9 DELAYED DEPARTURE

What is covered

Compensation if the flight, international train or sea vessel **you** are booked on is delayed at its **departure point** from the time shown in **your** travel itinerary (plans) because of:

- a serious fire, storm or flood damage to the **departure point**;
- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel;
- the grounding of the aircraft due to a mechanical or a structural defect.

We will pay:

Delay

£25 for each full 12 hours of delay up to **£250** in total; or

Abandonment

Up to **£5,000** in total for **your** part of the unused costs of the **journey** which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after **you** have been delayed for more than 24 hours, **you** decide to abandon the **journey** before **you** leave the **UK**.

What is not covered

Under Delay and Abandonment

1. Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.
2. Missed connections.
3. Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.
4. Any delay caused by a riot, civil commotion, strike, industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

Under Abandonment

5. An **excess** of **£50**.
6. More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Please refer to the General exclusions, General conditions and Making a claim sections that also apply.

SECTION 10 PERSONAL LIABILITY

If **you** are hiring a motorised or mechanical vehicle while on **your journey you** must make sure that **you** get the necessary insurance from the hire company. **We** do not cover this under **our** policy.

What is covered

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

- Bodily injury of any person.
- Loss of or damage to property which **you** do not own and **you** or a **relative** have not hired, loaned or borrowed.
- Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or a **relative**.

Note

You must inform **us** as soon as **you** or **your** legal representatives are aware of a possible prosecution, inquest or injury, which might lead to a claim under this section.

Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **our** written consent.

What is not covered

1. Any liability for bodily injury 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** 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 **relative**.
 - d. Something which is caused by **you** using any firearm or weapon.
 - e. Something which is caused by any animal **you** own, look after or control.
 - f. Something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.
2. Any contractual liabilities.
3. Any liability for bodily injury suffered by **you**, a **relative** or **travelling companion**.
4. Compensation or other costs caused by accidents arising from **your** ownership or possession of any of the following:
 - a. The use of any land or building except for the accommodation **you** are using on **your journey**.
 - b. Motorised or mechanical vehicles and trailers attached to them, with the exception of electric wheelchairs and mobility scooters being used on pedestrian routes.
 - c. Aircraft, motorised water craft or sailing vessels.
5. Any liability caused by **you** taking part in any activity unless it is listed under Standard Activity on pages 14 and 15, or **you** are taking part in any **Adventure Activity** or **Winter Sports** and this has been selected by **you** and is shown as covered in **your** policy **schedule**.
6. Any liability caused by **you** taking part in jet ski-ing, motorcycling, quad biking, snow mobiling or skiddooing regardless of whether **you** have selected **Adventure Activity** or **Winter Sports** cover.

Please refer to the General exclusions, General conditions and Making a claim sections that also apply.

SECTION 11 LEGAL EXPENSES

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 journey**.

From within the UK phone 0845 640 5193, for textphone please dial 18001 first. From outside the UK phone +44 1689 879 555, 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 journey** and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

Appointed adviser

Nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an alternative resolution facility.

Legal costs

For each event giving rise to a claim pay up to **£25,000 legal costs** for **legal action** for **you** (but not more than **£50,000** in total for all **persons insured** on this policy).

Note

- **You** must conduct **your** claim in the way requested by the **appointed adviser**.
- **You** must keep **us** and the **appointed adviser** fully aware of all facts and correspondence including any claim settlement offers made to **you**.
- **We** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent.
- **We** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the **legal action** could be more than the settlement.
- You must pay **us** any **legal costs** that are recovered. If there is a shortfall between the amount of **legal costs** recovered and the amount of **legal costs** **we** have incurred in pursuing **your legal action** **we** will be entitled to retain an amount in respect of the shortfall from the compensation **you** receive. The maximum **we** will retain is half of the compensation **you** receive.

What is not covered

Any claim:

1. not reported to **us** within 90 days of the event giving rise to the claim;
2. where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
3. involving **legal action** between members of the same household, a **relative**, a **travelling companion**, or one of **your** employees;
4. where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
5. against a travel agent, tour operator, carrier, **us**, **our** agent, or another **person insured** by this policy.

Legal costs:

6. for **legal action** that **we** have not agreed to;
7. if **you** refuse reasonable settlement of **your** claim. **You** should use alternative resolution facilities such as mediation in this situation;
8. if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
9. awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
10. for bringing **legal action** in more than one country for the same event.

Please refer to the General exclusions, General conditions and Making a claim sections that also apply.

SECTION 12 DISASTER

What is covered

We will pay up to **£1,000** for the cost of necessary extra travel and equivalent accommodation to allow **you** to continue with **your journey** or return **home** if **you** are no longer able to remain in **your** pre-booked accommodation as a result of a severe natural disaster affecting the area where **you** are staying, e.g. an earthquake, hurricane or tidal wave.

What is not covered

1. An **excess** of **£50**.
2. Any claim because **you** have changed **your** mind about travelling or continuing with **your** trip when the local or national authorities confirm that it is safe to stay.
3. Any claim for expenses that **you** can recover from elsewhere.

Please refer to the General exclusions, General conditions and Making a claim sections that also apply.

SECTION 13 HIJACK OR KIDNAP

What is covered:

If **you** are hijacked or kidnapped during **your journey** we will pay up to **£2,000** in total for the following:

Detained payment

£25 for each full 24 hours **you** are detained by the hijackers/kidnappers.

Negotiation

The necessary costs to help negotiate **your** release from the hijackers/kidnappers.

What is not covered

Under Detained payment and Negotiation

1. Compensation unless **you** have a letter from the appropriate authorities confirming the hijack or kidnap and the length of the detainment.
2. **You** not having the correct passports or visas.

Under Negotiation

3. The payment of ransom money.

Please refer to the General exclusions, General conditions and Making a claim sections that also apply.

SECTION 14 HOME HELP

What is covered

We will pay up to **£300** in total, for the cost of home help services or a registered nanny in the **UK**, if **you** get written advice from a **doctor** that **you** have to go into hospital or stay in bed immediately after being repatriated back to the **UK** due to injury or illness during **your journey**.

What is not covered

Any claim:

1. which does not directly relate to the accident or illness that happened during **your journey**;
2. which **we** have not authorised;
3. if **you** needed home help or a registered nanny before **you** began **your journey**.

Please refer to the General exclusions, General conditions and Making a claim sections that also apply.

SECTION 15 RECOVERY HOLIDAY

What is covered

We will pay up to **£500** for personal accommodation and transport charges, for **you** to take a holiday to recover from **your** surgery, when **we** can confirm that **you** spent more than five days as an in-patient in a hospital outside the **UK**, during **your journey**.

What is not covered

1. An **excess** of **£50**.
2. Any claim relating to the recovery holiday.
3. Any claim which **we** have not authorised.
4. Any claim relating to an accident or illness which does not need surgery.
5. Any claim relating to surgery which did not result from injury or illness that happened during **your journey**.

6. Any claim where **you** do not start **your** recovery holiday within 90 days of **your** return **home** and **your doctor** confirms **you** are fit to travel on **your** recovery holiday.

Please refer to the General exclusions, General conditions and Making a claim sections that also apply.

SECTION 16 COSMETIC SURGERY

What is covered

We will pay up to **£2,500** for necessary cosmetic surgery treatment in the **UK**, to correct damage to **your** soft facial tissue following an injury during **your journey**.

What is not covered

1. An **excess** of **£50**.
2. Any claim which does not directly relate to the injury that happened during **your journey**.
3. Any claim when **you** do not get a medical certificate from **your doctor**, which says the treatment is necessary.
4. Any claim which **we** have not authorised.
5. Any claim where **you** do not receive **your** cosmetic surgery treatment within 90 days of **your** return to the **UK**.

Please refer to the General Exclusions, General conditions and Making a claim sections that also apply.

SECTION 17 MEDICAL EXAMINATION

What is covered

We will pay up to **£300** for **you** to be medically examined in the **UK**, after having in-patient surgery in a hospital outside the **UK** during **your journey**.

What is not covered

Any claim:

1. which **we** have not authorised;
2. which does not directly relate to an injury or illness that happened during **your journey**;
3. relating to an injury or illness that did not need surgery;
4. for an examination which takes place after 30 days of **your** return from **your** original **journey**; or
5. for an examination which will be used against **us**, or any of **our** agents.

Please refer to the General exclusions, General conditions and Making a claim sections that also apply.

SECTION 18 WINTER SPORTS

This section only applies if **Winter sports** is selected by **you** and is shown as covered in **your** policy **schedule**.

What is covered

Ski pack

We will pay up to **£35** for each full day up to **£500** in total for **your ski pack** costs that have been paid for and that cannot be recovered from anywhere else, if:

- **you** have to cancel or curtail **your journey**; or
- **you** cannot ski because of an injury or illness during **your journey**.

Ski equipment

We will pay up to **£35** for each full day up to **£500** in total for the hire of alternative **ski equipment** if:

- **yours** is temporarily lost or stolen on **your** outward **journey** for more than 12 hours from when **you** arrived at **your** destination; or
- **yours** is damaged, stolen, lost or destroyed on **your journey**.

We will pay up to **£500** in total for **your ski equipment** (including **ski equipment you** are legally liable for) and ski pass that is damaged, stolen, lost or destroyed on **your journey**.

There is also a single article limit of **£350**, even if an article is jointly owned.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items; or
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

Piste closure

We will pay one of the following, if it is not possible for **you** to ski or snow board at **your** pre-booked ski resort, because the ski-lifts and ski-schools that **you** are due to use are closed as a result of adverse weather conditions.

- Up to **£35** for each full day up to **£500** in total for the cost of extra transport or lift passes to let **you** ski or snow board at another resort; or
- Up to **£35** for each full day up to **£500** in total if no other resort is available.

Avalanche or landslide closure

We will pay up to **£200** in total, for extra transport and accommodation costs **you** have to pay to get **you** to **your** destination or back **home** because of an avalanche or landslide.

Note

Winter sports cover is restricted on an annual multi-trip policy to a total of 15 days for the period from the cover start date to the cover end date unless **you** have selected to extend this period to a total of 31 days, and this is shown on **your** policy **schedule**.

What is not covered

Under Ski pack

1. Anything mentioned under the heading 'What is not covered' within Section 1 – Cancellation or curtailment charges, apart from the **excess** which does not apply.
2. Anything mentioned under the heading 'What is not covered' within Section 2 – Emergency medical and associated expenses, apart from the **excess** which does not apply.

Under Ski equipment

3. Anything mentioned under the heading 'What is not covered' within Section 5 – Personal possessions, with the exception of **ski equipment** and the **excess**.

Under Piste closure

4. Any compensation for the first full 24 hours at **your** booked ski resort.
5. Any **journey** in the **UK**.

6. Any claim unless **you** have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during **your journey**.
7. Compensation that **you** can get from **your** tour operator or anywhere else.
8. Costs if the ski-lifts or ski-schools in **your** pre-booked resort were closed when **your** policy or travel tickets for **your journey** were issued, if either was less than 14 days before the beginning of **your journey**.
9. Any **journey** that takes place outside a recognised ski resort or the official resort opening dates.

Under Avalanche or landslide closure

10. Any claim unless **you** have a letter from the relevant authority or tour operator confirming the event.
11. Compensation which **you** can get from **your** tour operator or anywhere else.

Please refer to the General exclusions, General conditions and Making a claim sections that also apply.

SECTION 19 GOLF

This section only applies if selected by **you** and shown as covered on **your** policy **schedule**.

In this section the definition of “you, your, insured person” is restricted to mean: someone included within the number of golfers specified by the policyholder, named on the policy and for whom the appropriate insurance premium has been paid.

What is covered

Loss of green fees

We will pay up to **£300** in total for **your** green fees that have been paid and that cannot be recovered from anywhere else, if:

- **You** have to cancel or curtail **your journey** for a reason covered by Section 1 of the policy.
- **You** get written advice from a **doctor** that **you** cannot play golf because of an injury or illness during **your journey**.

Delay of golf equipment

If **your golf equipment** is temporarily lost or stolen on **your** outward **journey** for more than 12 hours from when **you** arrived at **your** destination, **we** will pay up to **£40** for each full day up to **£200** in total for the hire of alternative **golf equipment**.

We will take any amount **we** pay from the final claim settlement if the items are permanently lost.

Loss, theft or damage of golf equipment

We will pay up to **£1,000** in total for **your golf equipment** that is damaged, stolen, lost or destroyed on **your journey**.

Note

Section 10 – Personal liability is extended to allow cover for accidents involving golf buggies while being used on a golf course.

What is not covered

Under Loss of green fees

Anything mentioned under the heading 'What is not covered' within Section 1 – Cancellation and curtailment or Section 2 – Emergency medical and associated expenses, apart from the **excess** which does not apply.

Under Delay of golf equipment

Any claim unless **you** send **us** receipts of any items **you** have hired.

Under Loss, theft or damage of golf equipment

Anything mentioned under the heading 'What is not covered' within Section 5 – Personal possessions with the exception of **golf equipment**.

Please refer to the General exclusions, General conditions and Making a claim sections that also apply.

SECTION 20 WEDDING

This section only applies if selected by **you** and shown as covered on **your** policy **schedule**.

In this section the definition of “you, your, insured person” is restricted to mean: the policyholder and policyholder’s fiancé(e) named on the policy, travelling abroad to get married, and for whom the appropriate insurance premium has been paid.

For the purpose of this insurance, a civil partnership ceremony is classed as a wedding.

What is covered

Loss, theft or damage of wedding rings, gifts or attire

We will pay **you**:

- Up to **£250** in total for **your wedding ring** that is damaged, stolen, lost or destroyed on **your journey**.
- Up to **£1,000** in total for **your wedding gifts** if they are damaged, stolen, lost or destroyed on **your journey**.
- Up to **£1,500** in total for **your wedding attire** if it is damaged, stolen, lost or destroyed on **your journey**.

Wedding photographs/videos

We will pay up to **£750** in total for reasonable fees or charges **you** are unable to get back from anywhere else to reprint, copy, take or retake the photographs or video recording of the wedding at a later date during the trip or at a venue in the **UK**, if:

- The booked professional photographer is unable to take the wedding photographs or video recording following their death, injury or illness or they are caught in an unforeseen transport delay that could not be avoided.
- The professional photographs or video recording of the wedding day are damaged, lost or destroyed on **your journey** and within 14 days of the wedding day.

What is not covered

1. Any claim for a wedding taking place in the **UK**.

Under Loss, theft or damage of wedding rings, gifts or attire

2. Anything mentioned under the heading 'What is not covered' within Section 5 – Personal possessions with the exception of **wedding rings, wedding gifts** and **wedding attire** or Section 6 – Personal money.
3. Cash.

Wedding photographs/videos

4. An **excess** of **£50**.
5. Compensation unless **you** get a letter from the booked photographer confirming the event.
6. Compensation which **you** can get from the booked photographer or anywhere else.

Please refer to the General exclusions, General conditions and Making a claim sections that also apply.

SECTION 21 – BUSINESS TRAVEL

This section is only in force if selected by **you** and shown as covered on **your** policy **schedule**.

In this section the definition of “you, your, insured person” is restricted to mean: the policyholder and policyholder’s spouse, partner or civil partner only, named on the policy schedule and for whom the appropriate insurance premium has been paid.

What is covered

Business equipment

We will pay up to **£1,500** in total for **your business equipment** that is damaged, stolen, lost or destroyed on **your business trip**.

There is a **£500** limit for any single article, pair or set.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items; or
- to replace **your business equipment** with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

Delayed business equipment

We will pay up to **£250** in total for essential replacement items if **your business equipment** is temporarily lost or stolen on **your** outward **journey** for more than 12 hours from when **you** arrived at **your** destination.

Note

You must send **us** receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under this section from the final claim settlement under Business equipment.

Replacement business associate

We will pay up to **£2,000** in total for additional accommodation and travelling expenses incurred in arranging for a colleague or **business associate** to take **your** place on a pre-arranged **business trip** if:

- **You** are unable to make the **business trip** because **you** are seriously injured or seriously ill.
- **You** are unable to make the **business trip** because a close **relative** or a close **business associate** in the **United Kingdom** dies, is seriously injured or seriously ill.
- **You** die.

What is not covered

Under Business equipment

1. Anything mentioned under the heading 'What is not covered' within Section 5 – Personal possessions with the exception of **business equipment**.
2. **Money**.

Under Replacement business associate

3. An **excess** of **£50**.

Please refer to the General exclusions, General conditions and Making a claim sections that also apply.

GENERAL EXCLUSIONS

The following exclusions apply to the whole of **your** policy:

We will not cover **you** for any claim arising from, or relating to, the following:

1. A relevant fact 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 has advised against “all travel”.
3. War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d’etat, weapons of mass destruction.
4. **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.
5. Any epidemic or pandemic.
6. **You** not following any suggestions or recommendations made by any government or other official authority.
7. **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
8. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
9. Any currency exchange rate changes.
10. 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 function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
11. **You** acting in an illegal or malicious way.
12. **You** not enjoying **your journey**.
13. 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.

14. **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 has been selected by **you** and is shown as covered on **your** policy **schedule**.

GENERAL CONDITIONS

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if you meet these:

1. **You** are a **resident** of the **United Kingdom**.
2. **You** 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 minimise any potential claim.
3. **You** accept that **we** will not extend the **period of insurance**:
 - for single trip cover if the policy has either ended or been in force for longer than 366 days
 - for annual multi-trip cover beyond the expiry of **your** policyunless **you** cannot finish **your journey** as planned because of injury, illness or death, or there is a delay to the public transport that cannot be avoided.
4. **You** 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.
5. **You** follow the instructions under section 'Making a claim' on pages 53 to 58.
6. **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
7. **You** are not aged:
 - 80 or over at the date **your** travel insurance quotation was given.

We have the right to do the following

1. Cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the police.
2. Take over and deal with, in **your** name, any claim **you** make under this policy.

3. Accept notification of a claim from any **person insured**, and provide emergency advice and assistance to any **person insured**, without specific instructions from the policyholder.
4. Take **legal action** in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department of Social Security forms), which will help **us** to recover any payment **we** have made under this policy.
5. Obtain 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 in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
6. Send **you home** at any time during **your journey** if **you** are taken ill or injured and this is the recommendation of **our** medical adviser.
7. Make any cash settlement to any **insured person** and not notify the policyholder that a claim has been made.
8. Not accept liability for costs incurred after the date the treating **doctor** and our medical advisers agree **you** should return to the **UK**, if **you** refuse to be repatriated.
9. Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and policy **schedule**. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
10. 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.
11. If **you** cancel or cut short **your journey**:
 - 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 **journey** will be cancelled without refunding **your** premium.
12. Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

MAKING A CLAIM

Wherever possible claims should be notified to **us** by the policyholder.

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, Funtington Park, Cheesmans Lane, Hambrook, Chichester PO18 8UE.

You should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for.

It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

You may need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

For all claims

- **Your** original **journey** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out of pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

Cancellation or curtailment

- If **you** need to curtail **your journey** call from within the UK on 01243 621 537, for textphone please dial 18001 first, or from outside the UK on +44 1243 621 537, for textphone please dial +44 151 494 1260 and ask to be connected, immediately to get **our** prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury (including inability to go on pre-booked excursions) a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide evidence of these.

Medical expenses

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or where medical fees are likely to exceed **£250**. Call from within the UK on 01243 621 537, for textphone please dial 18001 first, or from outside the UK on +44 1243 621 537, for textphone please dial +44 151 494 1260 and ask to be connected.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot go on **your** pre-booked excursions because of medical reasons, **you** should obtain a medical certificate from them confirming this.

Loss of passport/driving licence

- Original receipts for extra travel and accommodation costs.
- Loss of passport – Obtain written confirmation or receipt from the Consulate where the incident happened detailing the date of loss and cost of replacement, together with a written report from the police.
- Loss of driving licence – Report the loss to the police within 24 hours of discovery and obtain a written report from the police.

Personal possessions and Personal money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
You should also report the theft, damage or loss to **your** courier/transport provider, or accommodation manager/holiday representative and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase/ownership/value for lost, stolen or damaged **personal possessions**.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency or Sterling.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- An estimate for repair for all damaged items.

- For claims for loss or damage of items in transit, inform **your** carrier as soon as possible and in accordance with their conditions of carriage, which may impose a strict time limit. For damage to checked-in baggage **you** must claim in writing to an EU airline within 7 days of its return.

Delayed personal possessions

- Inform **your** carrier as soon as possible and in accordance with their conditions of carriage, which may impose a strict time limit. For delayed baggage **you** must claim in writing to an EU airline within 21 days of its return.

Personal accident

- Detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the injury and treatment given including, hospital admission/discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

Missed departure

- Detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the public transport provider, or the accident/breakdown authority attending the private vehicle **you** were travelling in, or the authority whose security measure caused **you** to miss **your** departure.

Delayed departure

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

Personal liability

- A detailed account of the circumstances surrounding the claim (including, photographs and video evidence if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Legal expenses

- Detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies) within 90 days of the event causing **your** claim.
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not reply to any correspondence from a third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Disaster

- Original receipts for additional travel and accommodation expenses
- Original booking invoices and travel documents showing dates and times of travel and confirmation of accommodation.
- Written confirmation of the disaster from the local or national authority of the area where it happened.

Hijack or Kidnap

- Supporting evidence from the appropriate authority confirming the hijack or kidnap.

Home help

- Medical evidence from the treating **doctor** to confirm **your** illness or injury requires home help assistance.
- If **you** need home help call 0845 640 5194, for textphone please dial 18001 first, immediately to get **our** prior agreement.

Recovery holiday

- Medical evidence from the treating **doctor** confirming **you** are fit to take **your** recovery holiday.
- Confirmation from **your** transport/accommodation provider that **your** recovery holiday will be taken within 90 days of returning **home**.
- Before booking **your** recovery holiday call 0845 640 5194, for textphone please dial 18001 first, immediately to get **our** prior agreement

Cosmetic surgery

- Medical evidence from the treating **doctor** to confirm **your** illness or injury requires cosmetic surgery and that this will be performed within 90 days of returning **home**.
- If **you** need cosmetic surgery call 0845 640 5194, for textphone please dial 18001 first, immediately to get **our** prior agreement.

Medical examination

- Medical evidence from the treating **doctor** to confirm that this will be performed within 30 days of returning **home**.
- If **you** need a medical examination call 0845 640 5194, for textphone please dial 18001 first, immediately to get **our** prior agreement.

Ski pack/Loss of green fees

- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission/discharge if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot take part in **your** pre-booked ski/golf activities because of medical reasons, **you** should obtain a medical certificate from them confirming this.

Ski equipment/Golf equipment

- All appropriate evidence required under the headings 'Personal possessions and Personal money' and 'Delayed personal possessions'.
- All hire receipts and luggage labels/tags.
- A written report from **your** airline or other carrier if **your ski equipment/golf equipment/business equipment** is delayed or misdirected.

Piste closure

- Written confirmation from **your** tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

Wedding rings, gifts or attire

- All appropriate evidence required under the headings Personal possessions and Personal money.

Wedding photographs/videos

- All appropriate evidence required under the headings Personal possessions and Personal money.
- Written evidence from the photographer confirming the incident.
- An estimate for taking/retaking replacement photographs or video.

Business equipment

- All appropriate action required under the headings Personal possessions and Personal money and Delayed personal possessions.

Replacement business colleague

- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.

MAKING A COMPLAINT

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do our best to solve the problem. If **you** have a complaint about **your** policy or the service **you** 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:

The Complaints Manager, LV= Travel Insurance
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** 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 email complaint.info@financial-ombudsman.org.uk.

Making a complaint will not affect your right to take legal action.

IMPORTANT INFORMATION ABOUT YOUR DETAILS

Please take a few minutes to read carefully this important information relating to the details that **you** have given **us**. **You** should share this information with any other party related to this insurance.

Data Protection Act 1998 ('The Act') and Insurance Administration

This information is provided to **you** to explain how **we** may use **your** details and to tell **you** about the systems **we** have in place that allow **us** to detect and prevent fraudulent applications and claims. The savings that **we** make help **us** to keep premiums and products competitive. For the purposes of The Act, the Data Controller of any personal data provided to **us** in connection with **your** insurance is Liverpool Victoria Insurance Company Limited.

Information provided to **us** may be held, whether or not a product is purchased, on computer, paper file or other medium to enable **us** to record the enquiry for a reasonable period of time, for as long as the application is being considered, for as long as the policy remains in force and afterwards to ensure that a clear and complete audit trail of policy records and transaction history is maintained.

The information (some of which may be sensitive, for example relating to **your** health) may be used to process and administer **your** business by **us** and **our** agents (e.g. service providers both within and outside the European Economic Area with which **we** have agreements). Also it may be used/or disclosed to regulators for the purposes of monitoring and/or enforcing **our** compliance with any regulatory rules, guidelines or codes.

We will securely store **your** payment details. Where credit or debit card details are provided to **us** this information may be used to enable **us** to automatically renew insurance policies where **we** have **your** permission. A renewal invite will arrive at least 21 days before **your** renewal date. If **you** do not wish to renew, or need to change **your** details, let **us** know when **you** receive **your** renewal invite.

Occasionally **your** data may be disclosed to selected third parties who are assisting **us** in service improvement activities.

If **your** details have been obtained through one of **our** affinity associations **we** may pass some of **your** information, including product details and ongoing information, to that affinity organisation for membership, business analysis and other relevant purposes.

In the event that **you** move to a new insurance provider **we** may confirm certain details relating to **your** insurance to the new insurer if requested to do so and where **we** are satisfied that it is a genuine request.

In the event of a request to **us** for policy information by an individual other than the policyholder **we** will check with the individual that the policyholder has given permission to the individual to communicate with **us** on the policyholder's behalf.

Please note that any sensitive information provided to **us** will not be used for marketing purposes.

Fraud Prevention and Detection

In order to prevent and detect fraud **we** may at any time:

- Share information about **you** with other organisations and public bodies including the Police;
- Check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this. **We** and other organisations may also search these agencies and databases to:
 - Help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
 - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
 - Check **your** identity to prevent money laundering, unless **you** furnish **us** with other satisfactory proof of identity;
 - Check details of job applicants and employees;
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases **we** access or contribute to.

Other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Information on Products and Services

Unless **you** have indicated otherwise, **your** information may be used by **us** and other carefully selected organisations to keep **you** informed of other products and services that may be of interest to **you**. **You** may be contacted by post, telephone or other appropriate means. If **you** would rather not receive information about other products and services which may be of interest to **you**, please write to CCA Department, LV=, County Gates, Bournemouth, BH1 2NF.

Recording and Monitoring of Telephone Calls

To help **us** continually improve customer service calls may be monitored and/or recorded.

You can ask for a copy of the personal information **we** hold about **you** by writing to CCA Department, LV=, County Gates, Bournemouth, BH1 2NF subject to the provisions of The Act and payment of a fee.

