



Travel Insurance



Welcome to LV=

We're delighted you've chosen us

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

Exceptional service

Our claims service goes the extra mile - committed to doing the right thing for you, we'll aim to settle claims quickly and efficiently, even in the most difficult circumstances. Should you ever need to make a claim, just call our friendly UK call centre on 0800 707 6967.

We hope you'll be an LV= customer for many years to come.

Demands and needs

This product meets the demands and needs of someone wishing to insure against lost holiday costs, and for emergency medical expenses incurred whilst travelling. The level of cover and any optional extras that you have chosen will be shown on your schedule. Liverpool Victoria Insurance Company Limited (LV=) has not provided you with any advice or recommendations as to whether this product meets your specific insurance requirements. Our staff are paid a salary and may receive an annual bonus but these are not directly influenced by your decision to purchase this policy. You should review your insurance requirements on a regular basis.

Communications

All communications will be in English. You can get this and other documents from us in Braille, large print or audiotape by contacting us. Calls will be recorded for training and monitoring purposes.

Your travel insurance policy

Please read this document of travel insurance and the schedule as one document. This is your contract of insurance with us. In return for your premium we'll give you insurance cover as set out in this booklet according to the policy type, cover selections and period of cover shown on your schedule.

Your policy is underwritten by Liverpool Victoria Insurance Company Ltd.

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General policy information

Summary of policy limits

The following is only a summary of the main limits of cover. Some sections of cover have other limits. Unless specifically stated as different the cover is the same on both the Essential and Premier policy. Your schedule will show if you have a Premier or Essential policy. You should read the rest of this policy for the full terms and conditions.

Section of cover	Limit of cover per person unless stated otherwise	Excess per person	Page
If you need to cancel your trip before you travel	Essential policy - £5,000 Premier policy - £10,000	£75 £50	22
If you need to cancel excursions or activities while on your trip	Essential policy - £5,000 Premier policy - £10,000	£75 £50	24
If you need to cut short/cancel your trip after you've travelled	Essential policy - £5,000 Premier policy - £10,000	£75 £50	26
Emergency medical and related expenses including repatriation		£75 (Essential) £50 (Premier)	28
■ If the area of cover shown on your schedule is Europe or worldwide	£10 million		
■ If the area of cover shown on your schedule is UK	£2,000		
If you die, lose your sight or a limb, or are permanently disabled because of an accident	£25,000 (some age restrictions apply)	Nil	31
Cover if you're legally responsible for damage or loss to a person or property	£2 million per policy	Nil	33
Legal advice and expenses cover	£25,000 (max £50,000 per policy)	Nil	35
Hijack or kidnap cover	£2,000	Nil	37

The following sections only apply if you have a Premier policy

Section of cover	Limit of cover per person	Excess per person	Page
If you're delayed at your departure point	£250 (£25 for each 12 hours)	Nil	38
Cancellation (abandonment) cover if your transport is delayed for more than 24 hours or cancelled	£10,000	£50 (Premier)	39
Additional transport and/or accommodation costs	£1,000	Nil	41
If your transport, accommodation or excursion provider goes bankrupt	£10,000	Nil	44

The following section only applies if you have selected cover for baggage/personal belongings and this is shown as covered on your schedule

Section of cover	Essential policy Limit of cover per person	Premier policy Limit of cover per person	Excess per person	Page
Cover for items you take on a trip				
Part 1 – Replacement or hire of essential baggage items while on a trip	£250	£500	Nil	46
Part 2 – Damaged, lost or stolen baggage and valuables	Overall limit £2,000 Total valuables limit £300 Single item limit £300	Overall limit £3,000 Total valuables limit £500 Single item limit £500	£75 (Essential) £50 (Premier)	47
Part 3 – Loss or theft of personal money	£500 (cash limit £300)	£500 (cash limit £300)	£75 (Essential) £50 (Premier)	49
Part 4 – Loss of your passport	£500	£500	£75 (Essential) £50 (Premier)	50
Part 5 – Loss of your driving licence	£500	£500	£75 (Essential) £50 (Premier)	50

If your schedule shows you have cover for a cruise the following cover also applies:

Section of cover	Essential policy Limit of cover per person	Premier policy Limit of cover per person	Excess per person	Page
Cruise cover				
Part 1 – Cover to re-join the cruise after illness	£1,000	£1,000	Nil	52
Part 2 – Cover if you miss a port departure	No cover	£1,000	Nil	52
Part 3 – Compensation if a scheduled port stop is cancelled	£150 per port	£150 per port	Nil	53
Part 4 – Cabin confinement	£100 per day up to £1,000	£150 per day up to £1,500	Nil	53

Definitions

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

Area of cover

The area for which **you** are covered as shown on **your schedule** and explained below.

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

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

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

Worldwide - Anywhere in the World.

Baggage

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

Children

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

Colleague	A person in the United Kingdom who works for the same company as you and who, if away from work at the same time as you , would prevent the business from running properly. A director of the company must be able to confirm this in the event of a claim.
Cruise	A journey that includes more than 48 hours spent on a ship or boat. The journey must include a predetermined course and have at least one scheduled stop.
Doctor	A legally qualified medical doctor who holds the necessary medical certificates needed in the country in which they are practising. This can't include you , a travelling companion , someone you work with or a relative .
End supplier	Please refer to the start of section L for this definition.
Home	Your usual place of residence in the United Kingdom .
Legal action	This means the settlement negotiations, hearings in a civil court, arbitration, and any appeals resulting from such hearings, that we've agreed to. This doesn't include any application by you to the European Court of Justice, European Court of Human Rights or similar International body.
Legal costs	This means fees, costs and expenses (including Value Added Tax or equivalent local goods and services taxes) that we agree to pay for you in connection with legal action . Also, any costs that you are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs we agree to pay.
Legal representative	This means the solicitor or appropriately qualified person, firm or company, including us , who is chosen to act for you in your claim for compensation.
Manual work	Any form of business, work, trade, or activity, paid or otherwise, that involves any of the following: <ul style="list-style-type: none"> ■ building, construction or mining (other than visiting a tourist mine as a paying visitor) ■ industrial, plant and/or motor driven machinery, including diggers and bulldozers ■ power tools such as pneumatic drills, chainsaws and cutting equipment ■ You being more than 2m off the ground

Period of cover	<p>For single trip cover</p> <p>Cancellation cover begins from the cover start date shown on your schedule and ends when you start your trip.</p> <p>For all other sections, cover starts at the beginning of your trip and finishes on the cover end date shown on your schedule, or when your trip ends if that is earlier.</p> <p>If you can't finish your trip as planned because of death, injury or illness or there is a delay to the public transport system that can't be avoided, we'll extend cover free of charge until you can reasonably finish your trip.</p> <p>For annual multi-trip cover</p> <p>Cancellation cover begins on the cover start date shown on your schedule or the date you booked your trip, whichever is later, and ends when you start your trip.</p> <p>For all other sections, cover starts at the beginning of your trip and finishes at the end of your trip.</p> <p>All cover ends on the cover end date shown on your policy unless you can't finish your trip as planned because of death, injury or illness or there is a delay to the public transport system that can't be avoided, in which case we'll extend cover free of charge until you can reasonably finish your trip.</p>
Policyholder	The person named as the policyholder on the schedule.
Pre-existing condition or pre-existing medical condition	Please see page 13 point 1 for the definition of this term.
Relative	Your mother (in-law), father (in-law), step parent (in-law), legal guardian, sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster/adopted child, grandparent, great grandparent, grandchild, great grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partner) or fiancé(e).
Resident	A person who has their main home in the United Kingdom .
Schedule	This identifies who is covered by the policy, the period of cover , the area of cover , the type of policy you have purchased (Essential or Premier), if you have cover for your baggage /personal belongings and/or to take part in winter sports and any conditions (endorsements) which may change the terms of this document of insurance.
Travelling companion	A person that has booked to travel with you on your trip .

Trip

A journey that takes place during the **period of cover** which begins when **you** leave **home** and ends when **you** get back **home**, or to a hospital or nursing home in the **United Kingdom**, whichever is earlier. **Trips** within the **United Kingdom** must have either pre-booked accommodation, or be more than 25 miles from **your home**, or involve a sea crossing.

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

United Kingdom (UK)

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

Valuables

Jewellery, watches, glasses (including sun glasses), contact lenses, keys, hearing aids, any electric, electrical or electronic items or equipment including their accessories (eg mobile phones, laptops, games consoles, portable audio equipment, portable visual equipment, memory sticks, chargers, dongles), any kind of photographic or recording equipment and their accessories (including CDs, DVDs, tapes etc), items made of or containing precious metals or (semi) precious stones, furs, animal skins, antiques, binoculars, telescopes, musical instruments.

We, our, us

Liverpool Victoria Insurance Company Limited and, where used, its appointed agents.

You, your, insured person

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

Important information about your policy

How your policy works

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

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

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

Your travel insurance policy must not be used to travel for medical advice or treatment and must not be used as a private medical insurance policy. Private treatment is only covered if there is no public alternative available.

Your responsibility to provide correct information

When applying for, amending or renewing this insurance, **you** must answer all questions truthfully to the best of **your** knowledge, including questions that apply to any other person covered by this insurance. This is important because if you don't make us aware of any changes or corrections needed it may affect your cover and any claim **you** make.

Your schedule shows the answers **you've** provided and **you** must let **us** know if any of the details are incorrect as soon as possible after receiving **your** documents. If **you** have an annual policy, **you** must also let **us** know if any of the information has changed at renewal, including: if **you** know of any reason why a **trip** could be cancelled, such as the ill health of a **relative**; if anyone on the policy is waiting for any medical investigation or tests whether for a new or existing condition; if anyone is suffering from any symptoms of illness; if any new medical condition has been diagnosed that isn't shown on **your schedule**, or any previously declared condition or symptom has changed since you told us about it.

The change may be for **you** or a **travelling companion**. Please read the health declaration and exclusions on pages 13 and 14 for more information. **You'll** only be covered from the renewal of your policy if **you've** told **us** about any changes and **we've** agreed to provide cover and issued a schedule that shows this. If **you** don't tell **us**, **we** may reject any claim or reduce the amount of payment **we** make. If **we** agree to **your** change, this may result in an additional or return premium.

Cancellation

Your cancellation rights

Up to 14 days after you receive your documents

For single trip policies where the cover start date to the cover end date is 28 days or less

No refund of premium will be given.

For policies that have a cover period of more than 28 days

At the start of **your** insurance, when **you** receive **your** documents, **you** have 14 days to check **you're** happy with the insurance cover **you've** bought. If the cover doesn't meet **your** needs, **you** can cancel by telling **us** and **we'll** refund all the money **you've** paid within 30 days of **you** telling **us** that **you'd** like to cancel.

If **you've** made a claim **you** must pay back any money paid to **you** in settlement of the claim within 30 days.

More than 14 days after you receive your documents

After the initial 14 day period, **we** won't refund any premium even if **you've** not travelled or made a claim.

Cancellation at renewal

We'll send **you** a renewal invitation three weeks before **your** renewal date. This will show **your** renewal premium and any changes to **your** cover. If **you** renew but then decide to cancel, provided **you** tell **us** before **your** renewal date, **we'll** refund what **you've** paid in full. If **you** cancel after **your** renewal date has passed **you** will be charged in line with the cancellation rules detailed above.

We reserve the right not to invite renewal of your policy. If this is the case **we'll** write to **you** three weeks before the policy end date explaining the reason.

To cancel your insurance cover

Please call **us** on 0800 707 6966 (for Text phone please dial 18001 first)

Our right to cancel

We'll cancel **your** insurance by giving **you** seven days' notice if:

- **you** don't pay the premium and **we** have notified **you** that the outstanding amount is required by a specific date
- **you** or anyone else covered by this insurance has not met the terms and conditions in this document of travel insurance including those shown on **your schedule**
- a change in **your** circumstances means that **we** can no longer provide cover
- **we** identify misrepresentation or fraud or any attempt to gain an advantage under this insurance to which **you're** not entitled (see general condition 1 on page 17)
- **we** identify **your** involvement in or association with insurance fraud and / or financial crime
- **you** behave in a manner that makes it inappropriate for **us** to continue **your** insurance eg if **you** harass or show abusive or threatening behaviour towards **our** staff

Our cancellation notice will confirm the reason for cancellation and be posted and / or emailed to **you**.

You insurance will end immediately the when the seven days' notice runs out, but if **you've** just taken out a policy or renewed with **us** and the premium is unpaid, **we'll** cancel **your** insurance from the start/renewal date.

We'll refund the balance for the remaining period of cover unless **we've** identified fraud.

If a claim has been made, **we'll** cancel **your** cover but **we** may not refund any premium.

Renewing your insurance cover

If **you** have annual multi-trip cover, **we'll** send the **policyholder** a renewal notice before the cover end date shown on the **schedule**. **We** may change the terms of **your** cover and the premium at the renewal date. **We'll** give **you** three weeks written notice before the renewal date if this happens. When **you** renew the policy **you** must tell **us** about anything that has changed, or is not correct on **your** policy **schedule** and check that **you** still keep to the health declaration (see pages 13 and 14). If **you** don't tell **us** about anything that has changed or keep to the health declaration, this may mean **your** insurance is not valid.

Insurance premiums

All premiums include insurance premium tax (IPT) where applicable. **You** may also have to pay other taxes or costs, for example if **your** employer covers the cost of **your** premium it may be classed as a taxable benefit in kind. If there are any changes in legislation that impact **your** premium (eg an increase in IPT), **we** will let you know at least three weeks before **your** monthly payment is due.

Air passenger rights

If **your** flight is covered by EU law **you're** entitled to make a claim from the airline in certain situations. For instance:

- if **your** flight is delayed and the delay is the fault of the airline, **you** may be entitled to care and assistance for food, drink, phone calls and accommodation as appropriate. The delay period required depends on whether the flight is a short, medium or long haul flight
- after a delay of five hours **you** are entitled to a refund if **you** no longer wish to travel
- if **you** are asked or forced to give up **your** seat (eg because of overbooking) **you** should be offered financial compensation
- **your** checked in **baggage** is damaged, lost or delayed. For damage to checked-in **baggage**, **you** must claim in writing to the airline within seven days of **your baggage** being returned. For delayed **baggage you** must claim within 21 days of **your baggage** being returned

Your flight is covered by EU law if it is departing from an EU airport or arriving at an EU airport and operated by an EU airline.

Under this law, EU airports also include those in Iceland, Liechtenstein, Norway and Switzerland. For more information visit the passenger area of www.caa.co.uk.

Reciprocal health care arrangements

You must use public medical facilities wherever it is possible to do so. If **you're** travelling within the European Economic Area (EEA) countries and Switzerland **you** must take and use the European Health Insurance Card (EHIC). This allows **you** to access the state provided healthcare in these areas. Use of the EHIC may not cover everything **you'd** expect to get free of charge from the National Health Service (NHS).

Applying for an EHIC is free. **You** can apply online at www.ehic.org.uk or by calling 0300 330 1350. **You** will need **your** NHS or National Insurance number.

The EHIC is valid for up to five years. **You** must remember to renew it when it expires and **you** can renew an EHIC up to six months before the expiry date.

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

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

Transfer of rights

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

Advice before you travel

We can provide information about medical facilities, visas and vaccinations, and reciprocal health agreements. Call our 24 hour pre-travel advice line on **0800 707 6971**.

For Text Phone, please dial 18001 first. Please quote **your** policy number when **you** call.

Help while you're on a trip

Our 24 hour emergency medical assistance line is available 365 days of the year and is provided by CEGA Group Services Limited. **You** must call this line if **you** think **you** need to cut **your** trip short, before going to a hospital or **you** need medical treatment that may cost more than £500. If **you're** unable to call because **you're** getting emergency treatment, **you** must call as soon as **you** are able to: outside UK +441243 621 537, within **UK** 01243 621 537.

If **you're** in Europe and need emergency services rapid assistance, dial 112.

If you have any questions about your cover, please do call us on 0800 707 6966 (for Text Phone please dial 18001 first).

Important information about health declarations and health exclusions that apply to you and others your travel may depend on

Please read this section carefully.

The information below explains what **you** must tell **us** about and when. It also explains what is and isn't covered in relation to people's medical health.

If **you** need to make a claim **we**'ll check the medical health information with the **doctor** the person is registered with. For this reason it is important that the information **we** record when **you** take out or renew a policy is an accurate reflection of what the **doctor** has on his/her records at that time. If **you**, or a **travelling companion**, are in any doubt about **your** medical history, please check with **your doctor**.

1 **You** won't be covered for any claim that is in any way related to a **pre-existing medical condition** unless **we**'ve been told about all **pre-existing medical conditions** that apply for everyone on the policy and **we** have agreed to provide cover for them and this is shown on **your schedule**. **We** define the following as **pre-existing medical conditions**:

- If at any point in **your** life, **you** have suffered from:
 - a heart condition
 - a breathing condition such as asthma
 - a circulatory condition such as strokes, high blood pressure, high cholesterol or diabetes
 - a gastrointestinal or digestive tract problem
 - a bone or joint condition
 - any form or type of cancer
- If in the last 12 months **you** have had, or been recommended to have, any:
 - medical investigation or tests for any conditions or symptoms that relate to a diagnosed condition
 - treatment or surgery for any conditions or symptoms that relate to a diagnosed condition
 - prescribed medication for any conditions or symptoms that relate to a diagnosed condition

If **we** can't cover any **pre-existing medical conditions** **you**'ve told **us** about this will be shown in the endorsement sections on **your schedule**.

2 If **you** have a **pre-existing medical condition** that is not covered by **us** **you** will also not be covered for any other condition that it makes **you** more likely to get (ie because it pre-disposes **you** to it or is indirectly linked to it). For example, if someone suffers from asthma or chronic obstructive pulmonary disease and gets a chest infection of any kind, **we** would consider the chest infection to be indirectly linked to the asthma or chronic obstructive pulmonary disease and would only pay a claim for the chest infection if all **pre-existing medical conditions** had been disclosed to **us** and **we** had agreed to cover them. Other examples where conditions can be indirectly linked include:

- a person with high blood pressure who then has a heart attack, a stroke or a mini-stroke (also known as a transient ischaemic attack)

- a person who suffers with diabetes who then has a heart attack, a stroke or a mini-stroke
 - a person who has had or has cancer and who suffers with another type or secondary cancer
 - a person with osteoporosis who then breaks or fractures a bone
- It is not always obvious to anyone other than a medical professional what conditions may be indirectly linked and this is not a comprehensive list.
- 3 If cover is required for any **pre-existing medical conditions** of anyone insured on the policy, **you** must tell **us** about all **pre-existing medical conditions** of everyone insured on the policy. If **you** don't do this **we** may not be able to pay a claim.
 - 4 There is no cover provided by this policy if on the cover start date: **you** are having or waiting to have any medical investigation, or waiting for the results of any tests or investigations, unless these are related to an already diagnosed condition and **you** have told **us** about them. This exclusion doesn't apply at renewal.
 - 5 There is no cover for **you** to cancel or cut short a trip because of any follow up appointment or surgery relating to investigations or tests that **you** know are needed or happening when **you** book a trip.
 - 6 If a **relative, colleague, travelling companion** or someone **you're** going to stay with, who is not insured on this policy:
 - has a medical condition that is unstable, or
 - has a medical condition that is likely to deteriorate, or
 - is having any investigations or tests
 when **you** take out or renew **your** policy or before **you** book a trip; **you** won't be covered for any claims that are related to that person's health.
 - 7 Once **you** have purchased cover **you** don't need to tell **us** of any changes to any **insured person's** medical health during the **period of cover**. This includes if a medical condition or any symptoms develop after **your** policy was issued or if a **pre-existing condition** **you've** told **us** about changes in any way.
 - 8 **You** won't be covered if **you** travel against the advice of a **doctor** or where **you** would have been advised not to travel had **you** got their advice before beginning **your** trip, for example where **you** have obvious and significant symptoms that **you** have chosen not to have checked by a **doctor**.
 - 9 If **you** have an annual multi-trip policy **you** must tell **us** of any changes to anyone's medical conditions or health before **your** policy renews. **We** may not be able to provide cover for any **pre-existing medical conditions** at renewal and changes may make a difference to the premium. If **we** can't continue to cover **your** medical conditions and **you** have a trip booked, **you** can make a cancellation claim.
 - 10 There is no cover for any medical condition that is a direct or indirect result of **you** using alcohol, solvents or drugs.

General exclusions - these apply to all sections of the policy

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

- 1 Something that at the time of taking out **your** policy or booking a trip **you** were aware of and knew could result in **you** needing to make a claim, unless **we** have agreed in writing to provide cover. For example, the poor health of a **relative** or someone travelling with **you**.
- 2 A trip which has already begun before your cover start date. If your policy renews during your trip, this exclusion will not apply.
- 3 The booking of a trip or travel to a destination outside the **area of cover** as shown on your **schedule**.
- 4 Travel to a destination where the Foreign and Commonwealth Office (FCO) has advised against 'all travel' or 'all but essential travel', unless **we** have agreed to cover **your trip** as being 'essential' and this is shown on **your** policy **schedule**.
- 5 **You** committing suicide, deliberately injuring yourself or putting yourself at risk of serious injury.
- 6 **You** or a **travelling companion** having drunk enough alcohol to seriously affect **you** or their judgement and any direct or indirect effect of so much alcohol.
- 7 Any medical conditions or symptoms that are directly or indirectly linked to the abuse of alcohol.
- 8 **You** or a **travelling companion** being under the influence of solvents or drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction), or as a direct or indirect effect of **you** using solvents or drugs.
- 9 **You** taking part in any form of motor vehicle, motor car or motor bike racing, rallies, motor sport competitions or track days.
- 10 **You** using a scooter, moped or motorcycle, as a rider or passenger, unless:
 - if the machine is 125cc or under, **you** wear a crash helmet and the rider is licensed to use such a vehicle in the **United Kingdom** (or appropriate valid licence in the country the motorcycle is being ridden if the person driving is not a resident of the **United Kingdom**).
 - if the machine is over 125cc, **you** wear a crash helmet and appropriate protective clothing, and the rider is fully licensed to use such a vehicle in the **United Kingdom**.
- 11 **You** taking part in an activity unless it is listed as covered under Standard activities on page 20, or if **you** have a Premier policy, it is listed as covered under Adventure activities on page 21. This exclusion doesn't apply to section A.
- 12 **You** taking part in a winter sports activity (as detailed on page 21) unless **you** have chosen cover for winter sports, **your schedule** shows that **your** policy includes this cover and **you** have paid the premium for this cover. This exclusion applies to sections B, C, D, E and F.
- 13 **You** going on a **cruise** unless **your schedule** shows **you** have **cruise** cover.
- 14 War, civil war, rebellion, revolution or terrorism. Terrorism is an act or threat of action by a

person or group of people, whether acting alone or in connection with an organisation or government, committed for political, religious, ideological or similar purposes intended to influence any government or to frighten the public or any section of it.

An 'act' or 'action' means: violence, damage to property, putting life in danger, creating a public health risk, or disrupting electronic systems or transport services.

This exclusion does not apply to section D: emergency medical and associated expenses, or to section E: personal accident or to section K: additional transport and/or accommodation costs, except where nuclear, chemical or biological weapons, devices or agents are used.

- 15 **You** not following any suggestions or recommendations made by any government or other official authority (including the FCO).
- 16 **Your** property being held, taken, delayed, confiscated, destroyed or damaged under the order of any government or customs officials or other authorities.
- 17 Radiation or contamination from, or explosion of: nuclear fuel or waste, a nuclear installation or reactor, or a nuclear weapon or device.
- 18 Any changes to currency rates.
- 19 The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to work correctly beyond that date (except under section D: emergency medical and associated expenses, section E: personal accident and section K: additional transport and/or accommodation costs).
- 20 **You** travelling in an aircraft other than as a passenger in a fully licensed passenger carrying aircraft.
- 21 **You** acting in an illegal or malicious way.
- 22 **You** not enjoying **your trip**.
- 23 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.
- 24 Any **manual work**.
- 25 **Children** not travelling with the **policyholder**, the **policyholder's** spouse or partner, or an adult (aged 22 years or over) insured by this policy, or as part of an organised school, university or club **trip** accompanied by a responsible adult. **Children** aged 16-21 years can travel unaccompanied by an adult if this cover selection has been chosen by **you** and is shown as covered on **your schedule**. Anyone aged 16 years or older can have a policy in their own name.

General conditions - these apply to the whole of your policy

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

- 1 **You** permanent address must be in the **United Kingdom**.
- 2 **You** must be registered with a **doctor** who is on the list of Registered Medical Practitioners.
- 3 **You** provide all the evidence **we** ask for in order for **us** to fully assess any claim at **your** own cost.
- 4 **You** inform **us** of any other insurance that may (or may not) cover the claim **you** are making.
- 5 **You** must take care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to reduce the risk and cost of any claim.
- 6 **You** must accept that **we**'ll only extend the period of cover if **you** can't finish **your trip** as planned because of injury, illness or death, or there is a delay to the public transport that **you** can't avoid.
- 7 If **you** have an annual policy, **you** must tell **us** about any changes that may affect **your** policy before **your** policy renews. This includes telling **us** if anyone on the policy is waiting for any medical investigation or tests; if anyone is suffering from any symptoms of illness; if any new medical condition has been diagnosed that isn't shown on **your** schedule, or if any previously declared condition or symptom has changed since **you** told **us** about it.
- 8 If **you** need to change traveller details or amend the type of policy or cover **you** have, **you** must contact **us** before **you** travel or before booking a trip if **you** want the cancellation cover to apply.
- 9 **You** must accept **our** decisions about the most practical and reasonable solutions to any situation. While on a **trip** this may include directing **you** to go to (or moving **you** to) a specific medical hospital or medical facility. If **you** suffer from an accident or illness before **you** are due to travel that means **you** can't travel as planned, **we** may re-arrange **your** travel and accommodation so **your trip** is simply delayed.
- 10 **You** must accept that no changes or alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.

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

- 1 If **you** or anyone representing **you**:
 - provides **us** with misleading or incorrect information to any of the questions asked when applying for, amending or renewing this insurance;
 - deliberately misleads **us** to obtain cover, gain a cheaper premium or more favourable terms;
 - provides **us** with false documents;
 - makes a fraudulent payment by bank account and / or card;

We may:

- agree with **you** to amend **your** policy to record the correct Information, apply any relevant policy terms and conditions and collect any additional premium due including any administration costs;
- reject a claim or reduce the amount of payment **we** make;
- cancel or void **your** policy (treat it as if it never existed), including all other policies which **you** have with **us**, and apply a cancellation charge.

Where fraud is identified, **we'll** also:

- not return any premium paid by **you**;
- recover from you costs **we've** incurred: and
- pass details to fraud prevention and law enforcement agencies who may access and use this information.

2 If **you** or anyone representing **you**:

- makes a claim or part of any claim that is fraudulent, false or exaggerated;

We may:

- reject the claim or reduce the amount of payment we make;
- cancel **your** policy from the date of the fraudulent act and not return any premium paid;
- recover from **you** any costs **we've** incurred relating to the fraudulent claim and any further claims notified after the date of the fraudulent act;
- pass details to fraud prevention and law enforcement agencies who may access and use this information. Other insurers may also access this information.

3 **We** can take over and deal with, in **your** name, any claim **you** make under this policy.

4 **We'll** accept notice of a claim from any **insured person**, and provide emergency advice and help to any **insured person**, without specific instructions from the **policyholder**.

5 **We** can take **legal action** in **your** name (which **we'll** pay for) and ask **you** to give **us** details and fill in any forms (including Benefit Agency forms), which will help **us** to recover any payment **we've** made under this policy.

6 **We** can gather information from **your** medical records to help **us**, or **our** representatives, deal with any claim. This could include a request for **you** to be medically examined or for a post mortem to be carried out if **you** die. **We'll** not give personal information about **you** to any other organisation unless **you** agree.

7 **We'll** send **you home** or back to the **United Kingdom** at any time during **your trip** if **you** are taken ill or injured and this is the recommendation of **our** medical adviser.

8 If the recommendation of **our** medical adviser is for **you** to be taken to a hospital, nursing home or other care facility on **your** return to the **United Kingdom**, **we** may take **you** there instead of **your home**.

9 **We** can make a settlement to any **insured person** and not notify the **policyholder** that a claim has been made.

10 **We** won't pay for the cost of any telephone calls **you** make. **We'll** call **you** back if **you** ask **us** to.

- 11 **We** won't accept responsibility for costs **you** pay or agree to pay after the date the treating **doctor** and **our** medical advisers agree **you** should return to the **United Kingdom**, if **you** refuse to go.
- 12 **We** can only refund **your** premium if **your** policy cover period is more than 28 days (period from the cover start date to the cover end date) and **you** have contacted **us** within 14 days of the date **you** received **your** policy documentation. If **we've** paid a claim this must be repaid by **you** before **we'll** refund **your** premium.
- 13 If any loss, damage or liability is covered by this insurance and is also covered by any other insurance, **we'll** only pay **our** share.
- 14 **We** won't pay for any costs that **you're** entitled to recover by way of compensation or a refund from elsewhere.
- 15 If **you** cancel or cut short **your** trip
 - all cover provided on **your** single **trip** policy will be cancelled without refunding **your** premium
 - all cover provided on **your** annual multi-trip policy for that **trip** will be cancelled without refunding any of **your** premium
- 16 **We** can ask **you** to pay **us** back any amounts that **we've** paid to **you** that are not covered by this policy.

The law that applies to your insurance

The law of England and Wales applies to your contract with us.

Sports and activities covered

There is no cover under this policy for any sporting activity where money is paid to **you** to take part, or for any kind of manual work. If **you'd** like cover for an activity which is not listed, please call **us** on 0800 707 6966 and **we** will let you know whether **we** can extend cover.

Standard activities

Essential and Premier policies both automatically cover **you** to take part in any of the following Standard activities while **you're** on a **trip**.

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

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

If **you** have a Premier policy, as well as the Standard activities, **you** are covered to take part in the following activities while **you**'re on a **trip**.

- Abseiling if fully supervised by a person experienced in this activity
- Boating and sailing or yachting up to 12 miles from the mainland
- Canoeing and kayaking and rafting up to grade 5 waters (including white waters)
- Conservation work and charity work but excluding any form of **manual work**, medical work or any form of work at a medical care facility
- Clay pigeon shooting if fully supervised by a person experienced in this activity
- Dry slope skiing if wearing a helmet
- Fencing if fully supervised by a person experienced in this activity
- Horse riding if wearing a riding hat/helmet
- Hot air ballooning as a passenger
- Jet skiing but there is no personal liability cover for this activity
- Land sailing or land yachting but there is no personal liability cover for this activity
- Marathon running
- Mountain biking except for downhill mountain biking, if booked with a fully licensed company and while wearing a helmet
- Quad biking wearing a helmet, not racing and as part of an organised group, but there is no personal liability cover for this activity
- Rock climbing if qualified or fully supervised by a person experienced in this activity, and wearing a helmet
- Sailboarding
- Scuba diving to a depth of 40 metres if **you** are diving with another person and **you** both hold a certificate of proficiency, or **you** are diving with a qualified instructor in this profession, but not within 24 hours of a flight
- Surfing and flowriding
- Trekking and hiking and fell walking up to 6000 metres
- Triathlon competitions
- Ultimate frisbee
- Wakeboarding
- Water polo
- Water skiing
- White water rafting up to grade 5 waters
- Windsurfing
- Zorbing or sphereing following organiser's instructions experienced in this activity

Winter sports activities

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

- Skiing, big-foot skiing, cross-country skiing, mono-skiing, glacier skiing and indoor skiing
- Sledging and tobogganing
- Snowboarding
- Snowblading
- Snowmobiling/skidooring but there is no personal liability cover for this activity
- **You** are covered to ski and snowboard off piste and at a snow park provided **you** are within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

If you have an annual multi-trip Essential policy

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

If you have an annual multi-trip Premier policy

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

There is no cover for:

Bobsleighbing, skeleton bobsleighbing, heli-skiing, lugging, ski acrobatics, ski flying, ski-jumping, ski mountaineering, ski racing, ski randonee, ski stunting, ski touring or snowcat skiing

Cover sections

Section A: If you need to cancel your trip before you travel – this section applies to both the Essential and Premier policies

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

If **you** think **you** may have to cancel **your trip** please tell **us** immediately. Cancelling **your trip** and any excursions as soon as **you** know this is necessary may reduce **your** cancellation charges. If **you're** not sure whether to cancel a **trip**, please call the claims line on 0800 707 6967 (for Text Phone, please dial 18001 first).

What is covered

If **you** need to cancel a **trip** before it begins because of one of the reasons shown below, **we'll** pay up to £5,000 if **you** have an Essential policy or up to £10,000 if **you** have a Premier policy, for **your** part of personal accommodation, transport charges and other **trip** expenses which **you've** paid or agreed to pay, but have not used.

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

- If the Foreign and Commonwealth Office (FCO) advises against ‘all travel’ or ‘all but essential travel’ to **your** planned destination after **you** have booked transport or accommodation for **your trip**, and after the start date of **your** policy.

What is not covered

The purpose of this part of the section is to make it clear if there are any restrictions to what is covered. If a situation occurs that is not mentioned under the ‘what is covered’ section it is automatically not covered. However, if you’re unsure if cover may apply, please call us on 0800 707 6967.

- 1 **We** won’t pay the first £75 of **your** claim if **you** have an Essential policy or £50 of **your** claim if **you** have a Premier policy. This applies to each **insured person**. This amount will be reduced to £15 per person if the claim is for the amount of the deposit only.
- 2 **We** won’t cover claims that are in any way related to something that **you** knew about before **you** purchased this insurance or before **you** booked a **trip** that **you** were aware could lead to **you** needing to cancel a **trip**, unless **you** have told **us** about it and **we**’ve agreed to cover it and this is shown on **your schedule**. This includes any health condition or medical investigation of **you**, a **relative**, someone **you** were going to stay with, a **travelling companion** or a **colleague** (more information can be found under the health declaration and exclusions section on pages 13 and 14) and also to events (such as industrial action, riots, severe weather) that have been announced on the national news.
- 3 **We** won’t pay the proportion of any **trip** costs for a **travelling companion** not insured on this policy. This applies even if the **trip** was paid for by someone insured on this policy.
- 4 **We** won’t pay more than the lowest cost for equivalent travel tickets if **your** booking was paid for using any type of loyalty scheme, for instance an airline mileage reward scheme or loyalty card scheme.
- 5 **We** won’t pay the cost of any management fees, maintenance costs or exchange fees if **you** booked using a holiday points scheme, timeshare or other similar arrangement.
- 6 **We** won’t cover any cancellation charges **you** pay or owe because **you** didn’t tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.
- 7 **We** won’t cover redundancy if **you** have chosen voluntary redundancy or if it resulted from misconduct leading to dismissal or from resignation or where a warning or notification of redundancy was given, before **you** took out this policy or bought **your** travel tickets (whichever happened last).

Please also read the general exclusions on pages 15 and 16 and general conditions on pages 17, 18 and 19 which also apply.

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

- We'll need **your** original **trip** booking invoice(s) and travel documents showing the dates and times of travel, and cancellation invoice(s) showing the cancellation costs and charges **you** have incurred.
- For claims relating to illness or injury or a **doctor's** advice not to travel, **we**'ll need a medical certificate from the **doctor** treating the person. If someone dies, **we**'ll need a signed copy of the death certificate.
- If **your** claim results from a reason to cancel other than illness or injury, **we**'ll need to see evidence of the circumstance(s).

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

Section B: If you need to cancel excursions or activities while on your trip - this section applies to both the Essential and Premier policies

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

What is covered

We'll pay up to £5,000 if **you** have an Essential policy or up to £10,000 if **you** have a Premier policy, towards costs **you** have paid or have agreed to pay, for any booked excursions or activities (including winter sports tuition fees) if **you** have to cancel them before they begin because:

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

or

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

Within the limit that applies **we**'ll also pay:

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

If **you** have a Premier policy **we**'ll pay up to £5,000 (within the overall £10,000 limit) towards the lost cost of any pre-booked excursions or activities if they are cancelled by the organiser and neither the cost is reimbursed or the excursion or activity rescheduled. If the excursion or activity is cancelled because the **end supplier** has gone bust, **you** must claim under section L.

What is not covered

The purpose of this part of the section is to make it clear if there are any restrictions to what is covered. If a situation occurs that is not mentioned under the 'what is covered' section it is automatically not covered. However, if you're unsure if cover may apply, please call the claims line on 0800 707 6967.

- 1 **We** won't pay the first £75 of **your** claim if **you** have an Essential policy or £50 of **your** claim if **you** have a Premier policy. This applies to each **insured person**.
- 2 **We** won't pay for any lost costs if **you** cut **your trip** short because of illness or injury. If this happens **we**'ll only pay under section C: if **you** need to cancel/cut short **your trip** after **you**'ve travelled.
- 3 **We** won't pay any claim that may be considered in any way related to a **pre-existing medical condition**, unless **we**'ve been told about it and agreed to provide cover for it. This is explained in more detail under the health declaration and health exclusions section on pages 13 and 14.
- 4 **We** won't cover the cost of any excursions that are booked after **you** or a **travelling companion** were injured or became ill.
- 5 **We** won't pay more than the lowest cost for equivalent tickets if **your** booking was paid for using any type of loyalty or rewards scheme.
- 6 **We** won't reimburse any costs for excursions or activities that are cancelled by the organiser unless **you** booked them before the **trip** start date

Please also read the general exclusions on pages 15 and 16 and general conditions on pages 17, 18 and 19 which also apply.

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

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

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

Section C: If you need to cut short/cancel your trip after you've left home - this section applies to both the Essential and Premier policies

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

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

From outside the UK phone +44 1243 621 537.

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

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

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

What is covered

If **you** need to cut short a **trip** because of one of the reasons shown below, **we**'ll pay up to £5,000 if **you** have an Essential policy or up to £10,000 if **you** have a Premier policy, for **your** part of unused personal accommodation, transport charges and other **trip** expenses which **you**'ve paid or agreed to pay.

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

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

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

- If **you** or a **relative** or someone **you** are staying with or a **travelling companion** or a **colleague**, dies, is seriously injured or becomes seriously ill.
- If **you** are injured or ill and are in hospital for the rest of **your trip**.
- If **you** or a **travelling companion** is called for jury service in the **United Kingdom** or as a witness in a court in the **United Kingdom**, or are put into compulsory quarantine.
- If **you** or a **travelling companion** are needed by the police following a burglary, or damage caused by fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their **home** or usual place of business in the **United Kingdom**.
- If **you** or a **travelling companion** are a member of the Armed Forces, or Territorial Army, or police, fire, nursing or ambulance services and have authorised leave cancelled or are called up for operational reasons. This cover will only apply if the need to cut short a **trip** could not reasonably have been expected at the time this insurance was purchased and at the time of booking any **trip**. **We**'ll need written confirmation from **your** employer that **your trip** had to be cut short.

- If the Foreign and Commonwealth Office advice is to leave the area **you** are staying in. If **you** have a Premier policy there is additional cover in section J for cutting short a **trip**/cancellation if **you** experience travel delays of more than 24 hours.

What is not covered

The purpose of this part of the section is to make it clear if there are any restrictions to what is covered. If a situation occurs that is not mentioned under the 'what is covered' section it is automatically not covered. However, if you're unsure if cover may apply, please call the claims line on 0800 707 6967.

- 1 **We** won't pay the first £75 of **your** claim if **you** have an Essential policy or £50 of **your** claim if **you** have a Premier policy. This applies to each **insured person**.
- 2 **We** won't cover claims that are in any way related to something that **you** knew about before **you** purchased this insurance or before **you** booked a **trip** that **you** were aware could lead to **you** needing to cut **your trip** short, unless **you** have told **us** about it and **we've** agreed to cover it and this is shown on **your schedule**. This includes any health condition or medical investigation of **you**, a **relative**, someone **you** were going to stay with, a **travelling companion** or a **colleague** (more information can be found under the health declaration and exclusions section on pages 13 and 14).
- 3 If **you're** claiming because of **your** injury or illness **we** won't cover any costs if **you** don't get a medical certificate from the **doctor** who treated **you** in the place where **you** were staying which says it was necessary for **you** to come home or to stay in hospital because of injury or illness. Our medical advisers must also agree the action being taken is appropriate for the illness or injury - please contact the 24 hour emergency medical assistance line for confirmation.
- 4 **We** won't cover the cost of **your** original pre-booked transport tickets if **you** haven't used them and **we've** paid to get **you home**.
- 5 **We** won't pay more than the lowest cost for equivalent tickets if **your** booking was paid for using any type of loyalty scheme, for instance an airline mileage reward scheme or loyalty card scheme.
- 6 **We** won't cover the cost of any management fees, maintenance costs or exchange fees if **you** booked using a holiday points scheme, timeshare or other similar arrangement.
- 7 **We** won't cover **you** to return to the **United Kingdom** if the Foreign and Commonwealth Office (FCO) advice is just not to travel to a destination. Cover to cut short a **trip** is only provided if the FCO advice is to leave the area **you** are booked to stay in.

Please also read the general exclusions on pages 15 and 16 and general conditions on pages 17, 18 and 19 which also apply.

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

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

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

Section D: Emergency medical and related expenses - this section applies to both the Essential and Premier policies

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

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

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

From outside the UK phone +44 1243 621 537.

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

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

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

Special conditions that apply to this section

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

- 1 **You** (or if **you** are unable to do this, a **travelling companion** or **your** next of kin) must tell **us** immediately by contacting the emergency medical helpline if **you** need to go into hospital or **you** think **you** may have to come **home** early or extend **your trip** because of illness or injury. **You** must accept **our** decisions about the most suitable, practical and reasonable solutions to any medical emergency.
- 2 **You** take all reasonable precautions recommended by the Foreign and Commonwealth Office for where **you** are travelling and those recommended by **your doctor**, before and during a **trip**. This includes getting all recommended vaccinations and taking recommended medication (for example malaria tablets).
- 3 **You** must get treatment at a medical facility that participates in the reciprocal health agreement with the **United Kingdom** where this is available. **Our** 24 hour emergency medical assistance line will be able to give guidance on where such facilities are located. If **you** do go to a private medical facility **we** may transfer **you** to a public medical facility. If **you're** being treated in a public facility within the European Economic Area or Switzerland and have a European Health Insurance Card, this insurance will only pay for costs that aren't covered by the EHIC.
- 4 Please be aware that the standard of care in many countries is not the same as is available in the **United Kingdom** and private medical treatment is not covered unless **we've** authorised it.
- 5 Before **we're** able to make a payment, guarantee a payment or provide any cover under this section **we** may need to see **your** full medical history. How long this takes is largely dependent on **your doctor**. **We** need this information to confirm there are no **pre-existing medical conditions** that **you** haven't told **us** about, which would have changed the cover **we** would have provided had **we** known about them, or that are related or made **you** more likely to need the emergency treatment **you** have had to have.

- 6 If **you** get treatment for a minor illness or accident, **you** should, where possible, pay the costs and claim the money back from **us** when **you** return. However, please call the emergency medical assistance line if **your** medical costs are likely to be over £500, **you** are in America, **you** may need to go into hospital, or **you** need assistance in returning **home**.
- 7 If **our** medical advisers think it would be in the interest of **your** health to bring **you** back **home** or to a hospital or nursing **home** in the United Kingdom, **you** will normally be transferred by regular airline or road ambulance. If **you** need to go home early the treating doctor must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person and **we** won't fly **you** home unless **your** condition meets the airline's requirements (which may be later than the treating **doctor's** confirmation that **you're** fit to fly). Where medically necessary in very serious or urgent cases **we'll** use an air ambulance. **We'll** consult with the treating **doctor** and **our** medical advisors first.

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

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

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

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

- for mountain search and rescue services within the ski area boundaries of a recognised ski resort if this is considered medically necessary as part of a Winter Sports claim
- up to £250 for emergency dental treatment to relieve sudden pain
- £25 for each 24-hour period and up to a maximum of £1,000 in total, if **you** are in hospital as an in-patient or are confined to **your** accommodation because of compulsory quarantine on the orders of a **doctor** or government official while on a **trip**. (This benefit is to help **you** pay for additional expenses such as taxi fares for visitors and phone calls)
- the reasonable cost of transporting **your** body or ashes to **your home** or reasonable funeral expenses in the place **you** die outside of the **United Kingdom**
- up to £500 for extra kennel or cattery fees **you** have to pay if **you** are taken into hospital as an in-patient while on a **trip** and can't return as planned
- for emergency replenishment of medication **you** are taking, if **you** run out of the medication because **you** are unable to return **home** on the date **you** were scheduled to

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

If **you** are unexpectedly injured or taken ill during **your trip**, **we'll** pay up to £2,000 for reasonable transport (but not taxi fares unless **we've** specifically agreed to pay for

these) and accommodation costs for **you** and one other person who stays or travels with **you** on medical advice. This includes:

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

What is not covered

The purpose of this part of the section is to make it clear if there are any restrictions to what is covered. If a situation occurs that is not mentioned under the 'what is covered' section it is automatically not covered. However, if you're unsure if cover may apply, please call the claims line on 0800 707 6967.

- 1 **We** won't pay the first £75 of **your** claim if **you** have an Essential policy or £50 of **your** claim if **you** have a Premier policy. This applies to each **insured person** for each claimed event. This won't apply if **your** claim is reduced because **you** used an EHIC card or any other reciprocal health agreement. It also does not apply to the in-patient benefit, or cattery or kennel fees.
- 2 **We** won't provide any cover if **you** know **you** will need medical treatment during **your trip** or if **you** are travelling specifically to get medical treatment.
- 3 **We** won't cover the cost of replacing any medication **you** were using when **you** began **your trip** or if **you** run out of medication during **your trip** unless **your trip** is extended for reasons outside of **your** control.
- 4 **We** won't pay claims that may be considered in any way related to, triggered by or made worse by, a **pre-existing medical condition** that **you** haven't told **us** about or that **we** haven't agreed to cover. Please refer to the health declaration and health exclusions on pages 13 and 14 where this is explained in more detail.
- 5 **We** won't pay for routine care (including pre or post natal care).
- 6 **We** won't cover services or treatment **you** receive that the **doctor** treating **you** or **our** medical advisers think can wait until **you** get **home**.
- 7 **We** won't cover the extra cost of having a single or private room in a hospital or nursing home.
- 8 **We** won't cover the cost of any treatment that is not directly related to the illness or injury that caused the claim.
- 9 **We** won't cover any taxi fares or telephone calls (including mobile calls).
- 10 **We** won't cover the cost of **your** burial or cremation or any medical treatment within the **United Kingdom**.
- 11 **We** won't pay to replace or repair false teeth, artificial teeth (such as crowns or implants) or veneers, or cover dental work involving precious metals.
- 12 **We** won't cover any costs **you** pay or agree to 12 months or more after the date of **your** injury, illness or death.

Please also read the general exclusions on pages 15 and 16 and general conditions on pages 17, 18 and 19 which also apply.

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

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

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

Section E: If you die, lose your sight or a limb, or are permanently disabled because of an accident - this section applies to both the Essential and Premier policies

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

What is covered

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

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

What is not covered

The purpose of this part of the section is to make it clear if there are any restrictions to what is covered. If a situation occurs that is not mentioned under the 'what is covered' section it is automatically not covered. However, if you're unsure if cover may apply, please call the claims line on 0800 707 6967.

- 1 We won't pay a claim that may be considered related to or caused by (whether directly or indirectly) a **pre-existing medical condition** that **you** haven't told **us** about or that **we** haven't agreed to cover. Please refer to the health declaration and health exclusions information on pages 13 and 14 where this is explained in more detail.
- 2 We won't cover any claim that arises more than one year after the original accident.

- 3 **We** won't pay more than £25,000 for one accident even if this results in more than one permanent loss, a permanent loss and physical disability, or death after a permanent loss or physical disability.

Please also read the general exclusions on pages 15 and 16 and general conditions on pages 17, 18 and 19 which also apply.

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

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

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

Section F: Cover if you are legally responsible for damage or loss to a person or property - this section applies to both the Essential and Premier policies

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

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

- 1 **You** tell **us** as soon as **you** or **your legal representatives** are aware of a possible prosecution, inquest or injury that might lead to a claim under this section.
- 2 **You** do not negotiate, pay, settle, admit or deny any liability to any third party without our written permission.
- 3 If **you're** using a motorised or mechanical vehicle while **you're** on a **trip** this policy won't cover **you** for any liability arising from **your** use of such a vehicle (except for electric wheelchairs and mobility scooters being used on pedestrian routes and some activities - see point 7 under 'what is not covered' below). **You** must make sure **you** have the necessary insurance in place for using the vehicle.

What is covered

We'll pay up to a maximum of £2 million (including claimant's costs and expenses and any other costs and expenses that **we** agree to in writing) in total for everyone insured on the policy, for anything **you** cause during any **trip** that **you** are legally responsible for and which results in one of the following:

- the accidental bodily injury or death of a person but not **you**, a **travelling companion** or **relative**
- accidental loss of or damage to the accommodation, and the contents belonging to that accommodation, **you** are using on **your trip** that does not belong to **you**, a **travelling companion** or a **relative**. Damage to other property is also covered provided it is not owned, hired, loaned or borrowed by **you** a **travelling companion** or a **relative**.

What is not covered

The purpose of this part of the section is to make it clear if there are any restrictions to what is covered. If a situation occurs that is not mentioned under the 'what is covered' section it is automatically not covered. However, if you're unsure if cover may apply, please call the claims line on 0800 707 6967.

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

- d. something which is caused by **you** using any firearm or weapon
 - e. something that is caused by any animal **you** own, look after or are in control of (unless **we**'re specifically covering an activity that involves **you** being in control of an animal)
 - f. something **you** agree to take responsibility for which **you** would not otherwise have been responsible for
- 2 **We** won't pay any claims for responsibility **you** have under a contract unless **you** would have had that responsibility if the contract did not exist.
 - 3 **We** won't cover any liability for accidental bodily injury **you**, a **travelling companion** or **relative** may suffer.
 - 4 **We** won't pay any compensation or other costs caused by accidents as a result of **you** using any land or building other than the accommodation **you** are using on **your trip**.
 - 5 **We** won't pay any compensation or other costs caused by accidents as a result of **you** taking part in winter sports unless cover for winter sports is shown on **your** schedule
 - 6 **We** won't pay any compensation or other costs caused by accidents as a result of **you** taking part in sports and activities unless these are shown as covered on page 20/21 or specifically noted as covered on **your** schedule and there is no reference in either place to personal liability not being covered.
 - 7 **We** won't pay any compensation or other costs that arise because of accidents caused by:
 - a. motorised or mechanical vehicles (eg hire car) and trailers attached to them, other than electric wheelchairs and mobility scooters being used on pedestrian routes
 - b. aircraft, motorised watercraft or sailing vessels unless **you** are taking part in an activity that is listed as covered under standard activities on page 20 or if **you** have a Premier policy is listed as covered under adventure activities on page 21, and personal liability is not stated as not being covered for that activity
 - 8 **We** won't cover any liability covered by any other insurance.

Please also read the general exclusions on pages 15 and 16 and general conditions on pages 17, 18 and 19 which also apply.

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

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

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

Section G: Legal advice and expenses cover - this section applies to both the Essential and Premier policies

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

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

- From within the UK phone 0800 707 6973. For Text Phone please dial 18001 first.
- From outside the UK phone +44 168 987 9555.

For Text Phone please dial +44 151 494 1260 and ask to be connected.

What is covered

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

Specific conditions that apply to this cover

- 1 **We**'ll only cover a claim if **we** think it has a reasonable chance of success. This means a 51% or better chance that **you** will win the case and achieve a positive outcome such as enforce a judgement. If **we** agree to provide cover for **your** claim and the chance of **you** winning **your** case subsequently falls below 51% **we** reserve the right to withdraw cover.
- 2 **We**'ll only cover a claim if **we** consider the cost of the **legal action** to pursue **your** claim will be proportional to the expected benefit. In deciding this, some or all of the following will be taken into account:
 - the value and complexity of the case
 - the stance of the other party
 - whether a reasonable person would pursue the matter and finance their own **legal costs**If **we** agree to provide cover for **your** claim and the cost of the **legal action** to pursue **your** claim is no longer proportional to the expected benefit **we** reserve the right to withdraw cover.
- 3 **We**'ll choose a **legal representative** to act for **you**. **You** have the right to choose **your** own **legal representative** to represent **you** if it is necessary to take **your** claim to court or if a conflict of interest arises.
- 4 **We** won't pay for:
 - **legal costs** that are unreasonable
 - **legal costs** incurred by **your legal representative** in avoidable correspondence or which are recoverable from a court, tribunal or other party
 - any shortfall in costs recovered from another party where the claim has been successful and costs have been recovered
- 5 **We** may settle **your** claim instead of taking **legal action** on **your** behalf if, for example, it is more economical for **us** to do so.

- 6 **You** must conduct **your** claim reasonably and in accordance with the advice **you** receive from **your legal representative** and **you** must keep **us** and the **legal representative** fully aware of all facts and correspondence including any claim settlement offers made to **you**. In addition, **you** must provide **us** with any documentation or information (including legal advice) that **we** require in relation to the claim.
- 7 **We** won't be bound by any promises or undertakings that **you** give to the **legal representative** or which **you** give to any person about payment of fees or expenses, unless **you** have **our** written consent.
- 8 **You** must keep the cost of the claim as low as possible and where appropriate recover legal expenses from the other side.

What is not covered

The purpose of this part of the section is to make it clear if there are any restrictions to what is covered that has not already been mentioned under the specific conditions section above. If a situation occurs that is not mentioned under the 'what is covered' section it is automatically not covered. However, if you're unsure if cover may apply, please call the legal helpline on 0800 707 6973.

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

Please also read the general exclusions on pages 15 and 16 and general conditions on pages 17, 18 and 19 which also apply.

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

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

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

Section H: Hijack or kidnap cover - this section applies to both the Essential and Premier policies

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

What is covered

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

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

What is not covered

The purpose of this part of the section is to make it clear if there are any restrictions to what is covered. If a situation occurs that is not mentioned under the 'what is covered' section it is automatically not covered. However, if you're unsure if cover may apply, please call the claims line on 0800 707 6967.

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

Please also read the general exclusions on pages 15 and 16 and general conditions on pages 17, 18 and 19 which also apply.

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

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

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

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

Section I: If you are delayed at your departure point – this section only applies if you have a Premier policy

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

What is covered

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

The cover only applies:

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

If **you** are delayed for more than 24 hours **you** can choose to abandon **your trip** and claim under Section J or make alternative travel arrangements and claim under Section K.

What is not covered

The purpose of this part of the section is to make it clear if there are any restrictions to what is covered. If a situation occurs that is not mentioned under the 'what is covered' section it is automatically not covered. However, if you're unsure if cover may apply, please call the claims line on 0800 707 6967.

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

Please also read the general exclusions on pages 15 and 16 and general conditions on pages 17, 18 and 19 which also apply.

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

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

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

Section J: Cancellation (abandonment) cover if your transport is delayed for more than 24 hours or cancelled – this section only applies if you have a Premier policy

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

What is covered

We'll pay up to £10,000 for **your** part of personal accommodation, transport charges and other **trip** expenses which **you** have paid or agreed to pay for, but have not used, in the following circumstances:

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

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

What is not covered

The purpose of this part of the section is to make it clear if there are any restrictions to what is covered. If a situation occurs that is not mentioned under the 'what is covered' section it is automatically not covered. However, if you're unsure if cover may apply, please call the claims line on 0800 707 6967.

- 1 **We** won't pay the first £50 of **your** claim if **you** have a Premier policy. This applies to each **insured person**.
- 2 **We** won't cover claims that are in any way related to a circumstance that **you** knew about before **you** purchased this insurance or before **you** booked a **trip**.
- 3 **We** won't pay more than the lowest cost for equivalent tickets if **your** booking was paid for using any type of loyalty scheme, for instance an airline mileage reward scheme or loyalty card scheme.
- 4 **We** won't pay the cost of any management fees, maintenance costs or exchange fees if **you** booked using a holiday points scheme, timeshare or other similar arrangement.

- 5 If **you're** on a multiple destination **trip** or have at least one connection during **your trip**, **we** won't cover claims for cancellation after the first part of **your trip** unless there is a good reason why **you** don't wish to continue with **your trip**. For instance because **you** were joining a tour or cruise and the delay means **you're** not able to join it.
- 6 **We** won't provide any cover if **you** haven't complied with the terms of contract of the transport (including **your** rights under EU Air Passenger Rights legislation) or accommodation provider and **we** won't provide any cover if **you** don't try to get compensation, assistance or a refund from them in line with those terms. Where **you** should be entitled to compensation from **your** transport or accommodation provider **we'll** require evidence from them of what they have provided and if they are not providing any, their reason for this.
- 7 **We** won't provide any cover under this section of the policy if **your** travel delay or cancellation is because the provider has gone bankrupt and cover is provided under section L.

Please also read the general exclusions on pages 15 and 16 and general conditions on pages 17, 18 and 19 which also apply.

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

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

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

Section K: Additional transport and/or accommodation costs – this section only applies if you have a Premier policy

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

What is covered

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

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

This cover only applies:

- if the transport **you** miss was pre-booked
 - if **you** allowed enough time in **your** travel plans for delays which are or could be reasonably expected (any planned travel should allow for a minimum 30 minute delay in scheduled timing and plan to get **you** to **your** departure point by the time recommended by the carrier)
- 2 For **you** to get to **your** destination or back **home** if **your** pre-booked transport is delayed for more than 24 hours from its scheduled departure time.
 - 3 For **you** to get to **your** destination or back **home** if **your** pre-booked transport is cancelled and no alternative is provided that is scheduled to depart within 24 hours of the original departure time.
 - 4 For **you** to get to **your** destination or back **home** if **you**'re not allowed to board **your** pre-booked transport for reasons outside of **your** control and no suitable alternative is provided that is scheduled to depart within 24 hours of **your** original departure time.
 - 5 For **you** to get to **your** destination or back **home** if **your** flight is diverted or re-directed after take off.
 - 6 For **you** to stay at **your** destination as planned if **you**'re no longer able to stay in **your** pre-booked accommodation because of a severe natural disaster (such as an earthquake, hurricane, tidal wave), outbreak of an infectious disease, or outbreak of food poisoning.
 - 7 For **you** to get to the nearest alternative ski resort if the one **you** are booked to use is closed because of bad weather or there is no snow. We'll only pay for each full day **your** resort is affected.

What is not covered

The purpose of this part of the section is to make it clear if there are any restrictions to what is covered. If a situation occurs that is not mentioned under the 'what is covered' section it is automatically not covered. However, if you're unsure if cover may apply, please call the claims line on 0800 707 6967.

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

Please also read the general exclusions on pages 15 and 16 and general conditions on pages 17, 18 and 19 which also apply.

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

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

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

Section L: If your transport, accommodation or excursion provider goes bankrupt - this section only applies if you have a Premier policy

This insurance is underwritten by Affirma, a trading brand of MGA Cover Services Limited, registered address Farren House, The Street, Farren Court, Cowfold, West Sussex, RH 13 8BP company registration: 08444204 (authorized and regulated by the Financial Conduct Authority registration number 678541) and insured under binding agreement with CBL Insurance Europe DAC, 13 Fitzwilliam Street Upper, Dublin 2, Ireland, company registration: 218234 who are authorized and regulated by the Central bank of Ireland (membership: C33526) and registered with the Financial Conduct Authority registration number 203120.

The purpose of this section is to pay for lost costs if the provider of your transport / accommodation / activity / excursion becomes insolvent, including the travel agent and tour operator. The purpose of providing this cover is so you can continue with your trip whenever possible.

Definitions which only apply to this Section:

End supplier – scheduled airline, rail operators including Eurostar, Eurotunnel, ferry and cruise operators, coach operators, transfer companies, car hire companies, hotels and apartments, villas abroad and cottages in UK, caravan sites, campsites, mobile homes and camper rentals, destination management company, safaris, excursions, theme parks such as Disneyland Paris, tour operators, travel and booking agents and consolidators.

Mode of transport – scheduled airline (as defined below), train (i.e. Eurostar and Eurotunnel), coach, ferry, cruise ship

Irrecoverable loss – deposits and charges paid by **you** for **your trip** which are not recoverable from any other source including but not limited to insurance policies or financial bonds and guarantees provided by the end supplier or another insurance company or a government agency or a travel agent or credit card company.

Trip – the outward journey and return journey on a mode of transport booked and paid for by **you**.

Scheduled airline – an airline upon whom **your trip** depends operating a regular service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a package holiday arranged by a tour operator.

Insolvency or financial failure – the **end supplier** becoming insolvent or has an administrator appointed and being unable to provide agreed services due to **financial failure**

This section of the policy only provides cover in the event that **you** cannot recover **your** losses from any other source. In the event of a loss, **you** should first make **your** claim against **your** holiday provider, Civil Aviation Authority, Air Travel Organiser's Licence (CAA ATOL), **your** credit or debit card provider under Section 75 of the Consumer Credit Act 1974 or against any other insurance policy which may provide compensation for **your** loss. This policy will only make payments for lost or additional costs less the value of any reimbursement **you've** received from any other source.

What is covered

The Insurer will pay up to £10,000 in total for:

- 1 Costs **you** paid before the **insolvency or financial failure** of an **end supplier** associated with **your** trip, if the **insolvency or financial failure** happened before **your** departure date and **you** have to cancel **your trip**
- 2 The extra cost of a one way fare (of the same or similar class to that originally booked) to get you home, if the **insolvency or financial failure** of the **end supplier** means the transport **you** were booked to return on is discontinued and **you're** not offered alternative transport or a refund of costs **you've** already paid. **You** must contact MGA Cover Services Limited for approval of the additional costs before incurring them.
- 3 Irrecoverable loss of unused prepaid expenses, as a result of the **insolvency or financial failure** of any **end supplier** associated with **your trip**, that were booked independently by **you**.

The Insurer will also pay up to £1,500 in total for each insured person for any losses that are not as a result of the incident that caused **you** to claim.

What is not covered

- 1 Any expense following **your** disinclination to travel or to continue with **your** trip or loss of enjoyment on **your trip**.
- 2 Any expense arising from circumstances which could have been anticipated at the time **you** booked **your trip**.
- 3 Any costs incurred by **you** which are recoverable, or for which **you** receive, or are expected to receive, a refund of costs .
- 4 Any form of travel delay or other temporary disruption to **your trip** under this section. Please see section I and section K for cover that may apply.
- 5 Any loss if the policy or booking was made after the date of the first threat of **Insolvency or Financial Failure** of the **End Supplier** or other relevant company was announced in the national news.
- 6 Any costs recoverable from any company who is bonded or insured elsewhere.
- 7 Any loss for which a third party is liable or which can be recovered by other legal means.

If **you** need to make a claim, or if **you** have a complaint about a claim under this section, **you** will need to contact MGA Cover Services Ltd. Please see the 'making a claim' section on page 54 and the 'how to make a complaint' section on page 55 for further details.

Please also read the general exclusions on pages 15 and 16 and general conditions on pages 16, 17 and 18 which also apply.

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

Section M: Cover for items you take on a trip – this section only applies if you have selected cover for baggage/personal belongings and it is shown as covered on your schedule

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

The purpose of the wording under 'what is not covered' that appears under each part of this section is to make it clear if there are any restrictions to what is covered that has not already been mentioned. If a situation occurs that is not mentioned under the 'what is covered' section it is automatically not covered. However, if you're unsure if cover may apply, please call the claims line on 0800 707 6967.

Part 1 – Replacement or hire of baggage items while on a trip

What is covered

If you have an Essential policy

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

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

If you have a Premier policy

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

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

If **you're** on a **cruise** and **your** policy **schedule** shows **you** have **cruise** cover, the limits above also include cover for **you** to get **your** items couriered to **you** if they're delayed by **your** carrier and **your cruise** has already left the port.

If you have either an Essential or Premier policy

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

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

Please also read the general exclusions on pages 15 and 16 and general conditions on pages 17, 18 and 19 which also apply.

Part 2 – Damaged, lost or stolen baggage and valuables

What is covered

If you have an Essential policy

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

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

If you have a Premier policy

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

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

If you have either an Essential or Premier policy

We'll decide whether to pay

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

What is not covered

- 1 We won't pay the first £75 of **your** claim if **you** have an Essential policy or £50 of **your** claim if **you** have a Premier policy. This applies to each **insured person** for each claimed event.
- 2 We won't cover any theft if **you** don't report the loss to the local police within 24 hours of discovery of the incident and obtain a written report from them.
- 3 We won't cover any loss if **you** don't report the loss to the police or an appropriate person, which is dependent on where the loss occurs. For instance, if the loss happens while in **your** accommodation it should be reported to the accommodation manager or owner; if the loss happens while on an excursion it should be reported to the excursion organiser; if at a restaurant, to the restaurant manager. In all instances written evidence of notification should be obtained.
- 4 We won't cover any loss, theft or damage that happens while in transit if **you** don't report it to the carrier within 24 hours of discovery and obtain a copy of the Property Irregularity Report (this is the form the airport service desk, airline or agent should complete when **you** report the loss/damage).

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

Please also read the general exclusions on pages 15 and 16 and general conditions on pages 17, 18 and 19 which also apply.

Part 3 – Loss or theft of personal money

What is covered

If you have either an Essential or Premier policy

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

What is not covered

- 1 **We** won't pay the first £75 of **your** claim if **you** have an Essential policy or £50 of **your** claim if **you** have a Premier policy. This applies to each **insured person** for each claimed event.
- 2 **We** won't cover the theft of **your** personal money if **you** don't report it to the local police within 24 hours of discovery of the incident and obtain a written report from them.
- 3 **We** won't cover the loss if **you** don't report it to the police or an appropriate person, which is dependent on where the loss occurs. For instance, if the loss happens while in **your** accommodation it should be reported to the accommodation manager or owner; if the loss happens while on an excursion it should be reported to the excursion organiser; if at a restaurant, to the restaurant manager. In all instances written evidence of notification should be obtained.
- 4 **We** won't cover money held or used for business purposes.
- 5 **We** won't consider any claim unless **you** can provide a receipt for the amount **you** had from the place where **you** got the currency.
- 6 **We** won't cover personal money left in a motor vehicle or tent.
- 7 **We** won't cover personal money carried in suitcases, trunks or similar containers, unless they are on **you** or with **you** all the time.
- 8 **We** won't cover personal money unless it is on **you**, locked in a safe or safety deposit box, or locked in the accommodation **you** are using on **your trip**.
- 9 **We** won't cover loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency or depreciation in value.
- 10 **We** won't cover loss or theft of travellers' cheques if the place where **you** got them from provides a replacement service.
- 11 **We** won't pay more than the lowest cost for equivalent tickets if **yours** were paid for using any type of loyalty or rewards scheme.

Please also read the general exclusions on pages 15 and 16 and general conditions on pages 17, 18 and 19 which also apply.

Part 4 – Loss or theft of your passport

What is covered

If you have either an Essential or Premier policy

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

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

If **your** passport is lost, stolen or destroyed within 7 days of **your trip** start date **we'll** pay up to £500 for the cost of extra transport, accommodation and administration costs **you** have to pay to get a replacement so **you** can travel. If it isn't possible to get a replacement in time for **you** to travel as scheduled **we'll** pay up to £500 towards the cost of **your trip** if **you** have to cancel, or towards alternative travel to get **you** to **your** destination.

What is not covered

We won't pay the first £75 of **your** claim if **you** have an Essential policy or £50 of **your** claim if **you** have a Premier policy. This applies to each **insured person** but doesn't apply to point 2 above.

Please also read the general exclusions on pages 15 and 16 and general conditions on pages 17, 18 and 19 which also apply.

Part 5 – Loss of your driving licence

What is covered

If you have either an Essential or Premier policy

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

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

What is not covered

- 1 **We** won't pay the first £75 of **your** claim if **you** have an Essential policy or £50 of **your** claim if **you** have a Premier policy. This applies to each **insured person**.
- 2 **We** won't pay any costs for **you** to return home to pick up a replacement or new driving licence.

Please also read the general exclusions on pages 15 and 16 and general conditions on pages 17, 18 and 19 which also apply.

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

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

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

Section N: Cruise cover - this section only applies if your schedule shows you have cruise cover (this is automatically included on annual multi-trip policies and will be included on single trip policies if you have told us any part of your trip involves a cruise)

Part 1 - Cover to re-join the cruise after illness

What is covered

If **you**'re taken ill and have to leave the **cruise** to have medical treatment on land and are subsequently considered well enough to re-join the **cruise**, **we**'ll pay up to £1,000 to get **you** back onto the cruise vessel at the next port stop.

We may choose not to pay for **you** to return to the cruise vessel if at the point **you**'re able to re-join the vessel **you** have less than two nights of the **cruise** remaining. Instead **we** will have the additional options of paying up to £1,000 for:

- additional transport costs for **you** to return **home** plus any lost **trip** expenses (but not for **your** unused return travel tickets) based on each full 24 hour period lost, or
- additional accommodation and travel (eg to get **you** to the airport) so **you** are able to use **your** original travel tickets to get **home**

What is not covered

- 1 **We** won't pay for any claim that is in any way related to a **pre-existing medical condition** unless this is shown as covered on **your** insurance **schedule**.
- 2 **We** won't make any payment unless **we**'ve been contacted before any expenses have been incurred and **we**'ve been able to confirm **your** medical condition is covered by this policy and that **you** are considered fit to continue **your trip**.

Please also read the general exclusions on pages 15 and 16 and general conditions on pages 17, 18 and 19 which also apply.

Part 2 - Cover if you miss a port departure - this part only applies if you have a Premier policy

What is covered

We'll pay up to £1,000 per **trip** for extra costs **you** have to pay for transport and accommodation for **you** to get back onto the cruise vessel **you**'re booked on, if **you** don't get back to the cruise vessel in time for its scheduled departure from the port because of delays returning from a pre-booked excursion.

What is not covered

- 1 **We** won't cover any delays from excursions that are not booked in advance of **your trip** start date unless they have been organised by the cruise company.
- 2 **We** won't cover any delays from excursions unless **you** can provide evidence that the excursion provider was scheduled to return **you** to the cruise vessel before the cruise vessel was due to depart.

Please also read the general exclusions on pages 15 and 16 and general conditions on pages 17, 18 and 19 which also apply.

Part 3 - Compensation if a scheduled port stop is cancelled

What is covered

We'll pay **you** £150 for each port stop shown on **your** itinerary that is cancelled after **your** trip start date, for example because of bad weather.

What is not covered

We won't pay any claim unless the cruise company or tour operator provides written confirmation that the cruise vessel didn't stop at the scheduled port.

Please also read the general exclusions on pages 15 and 16 and general conditions on pages 17, 18 and 19 which also apply.

Part 4 - Cabin confinement

What is covered

If you have an Essential policy

We'll pay **you** £100 for each 24 hour period, up to a maximum £1,000 in total, that **you** have to stay in **your** cabin on the orders of the medical officer of the cruise vessel.

If you have a Premier policy

We'll pay **you** £150 for each 24 hour period, up to a maximum £1,500 in total, that **you** have to stay in **your** cabin on the orders of the medical officer of the cruise vessel.

What is not covered

We won't pay for any cabin confinement that was not instructed as essential by the medical officer of the **cruise** or on their behalf.

Please also read the general exclusions on pages 15 and 16 and general conditions on pages 17, 18 and 19 which also apply.

Information you will need to provide if you make a cruise claim

- We'll need to see evidence of the costs **you** had to pay to return to the cruise following **your** illness or injury or because **you** missed the departure.
- If **you're** claiming for a missed port departure **we'll** need to see evidence from the organiser of the excursion that **you** were returned to the cruise too late to get back on the cruise vessel and evidence that the excursion was pre-booked.
- If **you're** claiming because the **cruise** didn't make a scheduled stop **we** must have written confirmation from **your** carrier or tour operator confirming **your** scheduled port visit was cancelled and the reason for the cancellation.
- If **you're** claiming the cabin confinement benefit, **we'll** need to have written confirmation from the medical officer of the **cruise** that **your** confinement was necessary.

Useful information

Travel Aware: Foreign & Commonwealth Office

It's important to know about the area **you**'re travelling to before **you** go.



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

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

Making a claim

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

To claim, phone **0800 707 6967**, for Text Phone please dial 18001 first (8am to 8pm Monday to Friday and 8am to 4pm Saturday). Or write to LV= Travel Insurance Claims Department, PO Box 127, Funtington Park, Cheesmans Lane, Hambrook, Chichester PO18 8WQ.

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

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

If **you** need to make a claim because the provider of **your** transport, accommodation or excursion has become insolvent (Section L), **you** should advise MGA Cover Services Limited as soon as possible. **You** must notify them in writing either by e-mail or at the address below of any occurrence which may give rise to a claim and should be advised as soon as reasonably practicable, within three months.

For End Supplier Insolvency Insurance claims, please telephone MGA Cover Services Limited on: 0800 202 8425, or e-mail claims@affirmainsurance.com or write to:

MGA Cover Services Limited
Claims Department
Kemp House,
152 City Road,
London
EC1V 2NX

MGA Cover Services Limited will only accept claims submitted up to three months after the failure. Any claims submitted after the three months period will NOT be processed.

Please read the general conditions contained in this policy document and the relevant sections of **your** policy for more information. MGA Cover Services Limited may refuse to reimburse **you** for any expenses for which **you** cannot provide receipts or bills.

How to make a complaint

If you have a complaint about our service

If **you** wish to make a complaint, please contact **us** by phone on **0800 707 6966**, for Text Phone please dial 18001 first, or write to **us**. If **you** prefer to write, please address **your** letter to: The Customer Relations Manager, LV=, County Gates, Bournemouth BH1 2NF. Please quote **your** policy number in all correspondence. For more information, please visit the complaints section on our website: www.LV.com/complaints

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 6 months of receiving **our** final response letter.

The address is: Financial Ombudsman Service, Exchange Tower, London E14 9SR. For more information please visit www.financial-ombudsman.org.uk.

Telephone: **0800 023 4567** (free for people phoning from a 'fixed line', for example, a landline at home) or **0300 123 9123** (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02) or email complaint.info@financial-ombudsman.org.uk

Note: Making a claim will not affect your right to take legal action.

If you have a complaint about Section G: Legal advice and expenses cover

The complaints are handled independently on **our** behalf by Arc Legal Assistance (Arc). If **you** have a complaint, please contact Arc quoting **your** claim number. **You** can write to:

The Managing Director
Arc Legal Assistance
PO Box 8921
Colchester
CO4 5YD

email: claims@arclegal.co.uk

Under the Solicitor Client Confidentiality Rules, **your legal representative** is required to obtain your written consent in order to release any information relating to **your** case to **us**.

If Arc cannot resolve **your** complaint, **you** may refer **your** complaint to the Financial Ombudsman Service within 6 months of receiving a final response letter from Arc.

The address is:

The Financial Ombudsman Service

Exchange Tower

London E14 9SR

Phone: 0800 023 4567

email: complaint.info@financial-ombudsman.org.uk

For more information please visit www.financial-ombudsman.org.uk.

Arbitration

If **your** complaint cannot be dealt with by the Financial Ombudsman Service, any dispute between **you** and **us** may, where **we** both agree, be referred to an arbitrator who will be either a solicitor or a barrister. If the parties cannot agree on their choice of arbitrator the Law Society may be asked to make a nomination. **We** and **you** must keep to the arbitrator's decision, which is binding. The arbitrator may require **you** or us to pay the cost of the arbitration.

Making a complaint won't affect **your** right to take legal action.

If you have a complaint about Section L: If your transport, accommodation or excursion provider goes bankrupt

This section of cover is provided by MGA Cover Services Limited (MGA).

Complaints Procedure

If **you** have a complaint, MGA really want to hear from **you**. MGA welcome **your** comments as they give them the opportunity to put things right and improve their service to **you**.

Please telephone MGA on: 0800 202 8425

Or write to:

The Customer Services Manager,

MGA Cover Services Limited,

Kemp House,

152 City Road,

London,

EC1V 2NX

Or email: info@affirmainsurance.com

Please make sure that **you** quote the policy number which can be found on **your** policy schedule and any claim or reference number MGA have provided to **you**.

It is MGA's policy to acknowledge any complaint within five working days advising **you** of who is dealing with **your** concerns and attempt to address them. MGA will provide **you** with a written response to **your** complaint within two weeks of receipt of the complaint. If MGA's investigations are ongoing they will write to **you**, at that time, and outline why they are not in a position to provide **you** with a written response and explain to **you** that you are able, at that time, to ask the complaints team at CBL Insurance Europe Limited to review the complaint. In any event, **you** will receive either MGA's written response or an explanation as to why they are not in a position to provide one within four weeks of receipt of **your** complaint.

Again, if **you** are not satisfied with the response **you** receive from MGA Cover Services Limited or if they have failed to provide **you** with a written response within eight weeks of the date of receipt of **your** complaint, **you** may have the right to contact the Financial Ombudsman Service at the following address (if **you** are an Eligible Complainant as set out in the definition below)

The Financial Ombudsman Service,
Exchange Tower,
London.
E14 9SR

Telephone: **0800 023 4567** or **0300 123 9123**

Email: complaint.info@financial-ombudsman.org.uk

More information can be found on their website – www.financial-ombudsman.org.uk

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

Definition of an Eligible Complainant

1. A Consumer – Any natural person acting for purposes outside his trade, business or profession
2. A Micro-Enterprise – An enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million
3. A Charity – Which has an annual income of less than £1 million at the time the complaint is made
4. A Trustee – Of a trust which has a net asset value of less than £1 million at the time the complaint is made.

What happens if we can't meet our liabilities?

If **we** can't meet our liabilities, **you** may be able to claim from the Financial Services Compensation Scheme (FSCS). There are different levels of compensation, depending on what kind of insurance **you** have:

- non compulsory insurance, such as travel insurance, 90% of the claim is covered.
- compulsory insurance, such as third party motor insurance, 100% of the claim is covered

You can get further information from: Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Phone **0800 678 1100** or **0207 741 4100** Email enquiries@fscs.org.uk

A summary of how we use your personal information

Liverpool Victoria Insurance Company Limited is the controller of your personal information. We'll keep you informed about how we use your personal information in the document 'How we use your personal information', which is available:

- online at LV.com/Gldata
- in writing, Braille, large print and audiotape from GI Customer Support, LV=, County Gates, Bournemouth, BH1 2NF or GICustomerSupport@LV.com

You have a number of rights concerning your personal information. You can ask for a person to *review* an automated decision, and in certain circumstances to:

- *access* the personal information we hold about you
- *correct* personal information
- have your personal information *deleted*
- *restrict* us processing your personal information
- receive your personal information in a *portable* format, and
- *object* to us processing your personal information

If you want to find out more or exercise these rights, contact GI Customer Support, LV=, County Gates, Bournemouth, BH1 2NF or email us at GICustomerSupport@LV.com.

You can contact us about data protection at: Data Protection Officer, LV= County Gates, Bournemouth, BH1 2NF or dpo@LV.com.

Customer Services

Mon-Fri 8am-8pm, Sat 9am-5pm, Sun 10am-4pm

0800 707 6966

24hr Emergency Assistance

24 hours a day, 365 days a year

+44 1243 621 537 Outside UK

01243 621 537 Within UK

Claims

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

0800 707 6967

Pre-travel Advice

24 hours a day, 365 days a year

0800 707 6971

24hr Legal Helpline

24 hours a day, 365 days a year

0800 707 6973

Text Phone users in the UK can contact us by dialling 18001 first.

Text Phone users contacting us from outside of the UK should call 00 44 151 494 1260 and give the relay assistant the number you need to call. Calls will be recorded for training and monitoring purposes



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

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Just in case you need our help...

Write your policy number on these cards
and keep them with you. Just give us a
call if you need us!

Important Telephone Numbers

24hr Emergency Assistance

(outside the UK) +44 1243 621 537
(within the UK) 01243 621 537

Customer Services 0800 707 6966

Claims 0800 707 6967

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