



# Travel Insurance

## Policy Document





# Welcome to LV=

## We're delighted you've chosen us

Thanks for choosing LV= to take care of your travel insurance. This booklet contains everything you need to know about your cover and how to get in touch with us. So please keep it safe with your travel insurance schedule.

Your policy meets the demands and needs of someone wishing to insure against lost holiday costs, and for emergency medical expenses incurred while travelling. The level of cover and any optional extras you've chosen will be shown on your schedule.

We haven't given you any advice or recommendations as to whether this product meets your specific insurance requirements. You should review your insurance requirements on a regular basis.

Just so you know - 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.

## Communications

All communications will be in English. You can get this and other documents from us in braille, large print or in an audio format by contacting us.

## 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 Limited.

## Our commitment to you

We'll always:

- give you clear and correct information;
- be fair and reasonable;
- act as quickly as we can.

## Giving us the correct information.

It's important you give us correct information as we could cancel your insurance back to the start date and/or not pay a claim if you don't. Please check your documents and let us know if you think anything is wrong or doesn't seem right.

If you're not sure whether you need to tell us about something, please ask.

# Contents

Welcome to LV=	1
Your travel insurance policy	1
<b>General policy information</b>	
Summary of policy limits	3
Definitions	5
Important information about health declarations and health exclusions	9
General exclusions	11
General conditions	13
Sports and activities covered	15
<b>Cover sections</b>	
<b>Section A:</b> If you need to cancel your trip before you travel	18
<b>Section B:</b> If you need to cancel excursions or activities while on your trip	20
<b>Section C:</b> If you need to cut short/cancel your trip after you've left home	22
<b>Section D:</b> Emergency medical and related expenses	24
<b>Section E:</b> If you die, lose your sight or a limb, or are permanently disabled	27
<b>Section F:</b> Cover if you're legally responsible for damage or loss to a person or property	28
<b>Section G:</b> Legal advice and expenses cover	31
<b>Section H:</b> Hijack or kidnap cover	33
<b>Section I:</b> If you're delayed at your departure point	34
<b>Section J:</b> Cancellation cover if your transport is delayed for more than 24 hours or cancelled	35
<b>Section K:</b> Additional transport and/or accommodation costs	37
<b>Section L:</b> If your transport, accommodation or excursion provider goes bankrupt	40
<b>Section M:</b> Cover for items you take on a trip	42
<b>Section N:</b> Cruise cover	48
<b>Useful information</b>	
Important information about your policy	51
Travel Aware	54
Making a claim	55
How to make a complaint	55
What if we can't meet our liabilities?	56
A summary of our privacy policy	57

# 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. 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 claim	Page
If you need to cancel your trip before you travel	Essential policy - £5,000 Premier policy - £10,000	£90 £90	18
If you need to cancel excursions or activities while on your trip	Essential policy - £5,000 Premier policy - £10,000	£90 £90	20
If you need to cut short/cancel your trip after you've travelled	Essential policy - £5,000 Premier policy - £10,000	£90 £90	22
Emergency medical and related expenses including repatriation <ul style="list-style-type: none"> <li>• If the area of cover shown on your schedule is Europe or worldwide</li> <li>• If the area of cover shown on your schedule is UK</li> </ul>	£10 million  £2,000	£90 £90	24
If you die, lose your sight or a limb, or are permanently disabled because of an accident	£25,000 (some age restrictions apply)	Nil	27
Cover if you're legally responsible for damage or loss to a person or property	£2 million per policy	Nil	28
Legal advice and expenses cover	£25,000 (max £50,000 per policy)	Nil	31
Hijack or kidnap cover	£2,000	Nil	33

### The following sections only apply if you have a Premier policy

Section of cover	Limit of cover per person	Excess per claim	Page
If you're delayed at your departure point	£250 (£25 for each 12 hours)	Nil	34
Cancellation cover if your transport is delayed for more than 24 hours or cancelled	£10,000	£90	35
Additional transport and/or accommodation costs	£1,000	Nil	37
If your transport, accommodation or excursion provider goes bankrupt	£10,000	Nil	40

If your schedule shows you have cover for baggage/ personal belongings the following cover also applies:

Section of cover	Essential policy Limit of cover per person	Premier policy Limit of cover per person	Excess per claim	Page
<b>Cover for items you take on a trip</b>				
Part 1 – Replacement or hire of essential baggage items while on a trip	£250	£500	Nil	42
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	£50	43
Part 3 – Loss or theft of personal money	£500 (cash limit £300)	£500 (cash limit £300)	£50	45
Part 4 – Loss of your passport	£500	£500	£50	46
Part 5 – Loss of your driving licence	£500	£500	£50	46

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 claim	Page
<b>Cruise cover</b>				
Part 1 – Cover to re-join the cruise after illness	£1,000	£1,000	Nil	48
Part 2 – Cover if you miss a port departure	No cover	£1,000	Nil	49
Part 3 – Compensation if a scheduled port stop is cancelled	£150 per port	£150 per port	Nil	49
Part 4 – Cabin confinement	£100 per day up to £1,000	£150 per day up to £1,500	Nil	49

## Definitions

When the following words and phrases appear on the schedule or in this document, this is what they mean.

<p>Area of cover</p>	<p>UK - England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.</p> <p>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.</p> <p>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).</p> <p>Worldwide - Anywhere in the World</p>
<p>Baggage</p>	<p>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 on page 8). Baggage includes sports equipment such as golf clubs, winter sports equipment, scuba equipment and mobility aids (such as wheelchairs).</p>
<p>Children</p>	<p>An insured person, who is aged 21 years or under and named on the schedule. The policyholder and the policyholder's spouse or partner are not considered children, regardless of age.</p> <p>Accompanied children are covered if they are travelling -</p> <ul style="list-style-type: none"> <li>• with the policyholder, the policyholder's spouse or partner or</li> <li>• with an adult (aged 22 years or over) insured by this policy,</li> </ul>

## Definitions - continued

Children - continued	<ul style="list-style-type: none"> <li>• as part of an organised school, university or club trip accompanied by a responsible adult.</li> </ul> <p>Cover for unaccompanied children can be provided if -</p> <ul style="list-style-type: none"> <li>• aged 16-21 years and this option is selected by you and is shown on your schedule.</li> <li>• aged under 16 years and specifically requested by you and is shown on your schedule.</li> </ul>
Colleague	A person in the UK 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.
Excess	The first amount of each claim for each claimed event where an excess is applicable.
Home	Your usual place of residence in the UK.
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	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	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"> <li>• building, construction or mining (other than visiting a tourist mine as a paying visitor)</li> <li>• industrial, plant and/or motor driven machinery, including diggers and bulldozers</li> </ul>

## Definitions - continued

Manual work - continued	<ul style="list-style-type: none"> <li>• power tools such as pneumatic drills, chainsaws and cutting equipment</li> <li>• You being more than 2m off the ground</li> </ul>
Period of cover	<p><b>For single trip cover</b></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><b>For annual multi-trip cover</b></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 medical condition	Please see page 9 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).
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.

## Definitions - continued

<p>Trip</p>	<p>A journey that takes place during the period of cover which:</p> <ul style="list-style-type: none"> <li>• begins when you leave home or the UK (if the policy was purchased after you left home)</li> <li>• ends when you get back home, or to a hospital or nursing home in the UK, whichever is earlier.</li> </ul> <p>Trips within the UK must have either pre-booked accommodation, or be more than 25 miles from your home, or involve a sea crossing.</p> <p><b>For single trip cover</b></p> <ul style="list-style-type: none"> <li>• the maximum trip length we will cover is:             <ul style="list-style-type: none"> <li>– 366 days if you are under 65 years of age</li> <li>– 90 days if you are between 65 to 79 years old</li> <li>– 31 days if you are aged 80 years or over</li> </ul> </li> <li>• if you return home before your cover end date, all cover will also end</li> </ul> <p><b>For annual multi-trip cover</b></p> <ul style="list-style-type: none"> <li>• there is no limit on the number of trips that you take during the period of cover</li> <li>• any trip that is booked to last longer than 31 days is not covered on the Essential policy</li> <li>• any trip that is booked to last longer than 90 days is not covered on the Premier policy</li> </ul>
<p>Valuables</p>	<p>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 items made of or containing precious metals or (semi) precious stones, furs, animal skins, antiques, binoculars, telescopes, musical instruments.</p>
<p>We, our, us</p>	<p>Liverpool Victoria Insurance Company Limited and, where used, its appointed agents.</p>
<p>You, your, insured person</p>	<p>Each person shown on the schedule, for whom the appropriate insurance premium has been paid.</p>

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

## Please read this section carefully.

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 their 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 in the last 5 years, anyone on the policy has been diagnosed with, or treated for (including any prescribed medication) any of the following:
    - a heart condition such as a heart attack or atrial fibrillation
    - a breathing condition such as asthma
    - a circulatory condition such as strokes, high blood pressure, high cholesterol or diabetes
    - a bone or joint condition such as arthritis or gout
    - any form or type of cancer
  - If in the last 12 months has anyone on the policy has, or been recommended to have, any of the following for conditions or symptoms that relate to a diagnosed condition:
    - medical investigation or tests
    - treatment or surgery
    - prescribed medication including repeat prescriptions

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). 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. 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.
4. 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.
5. 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.

6. 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.
7. 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 or significant symptoms that you have chosen not to have checked by a doctor.
8. 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.

# 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 or you have already left the UK before your cover start date. If your policy renews during this trip, this exclusion will not apply.
3. If you choose to cancel a trip for a reason not listed under "what is covered" in Section A or Section J.
4. You not enjoying your trip.
5. Travel to a destination where the Foreign Commonwealth and Development Office (FCDO) or local authorities have 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.
6. Your death resulting from suicide, deliberately injuring yourself or putting yourself at risk of serious injury.
7. You or a travelling companion having drunk enough alcohol to seriously affect your or their judgement; or being under the influence of solvents or drugs, or as a direct or indirect effect of using alcohol, solvents or drugs. This does not include drugs prescribed by a doctor (unless prescribed for the treatment of drug addiction).
8. Any medical conditions or symptoms that are directly or indirectly linked to the abuse of alcohol.
9. Except where cover is shown in section A, B, C, D, and K, any other claims relating to an epidemic or pandemic including COVID-19.
10. You taking part in any form of motor vehicle, motor car or motor bike racing, rallies, motor sport competitions or track days.
11. 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 UK (or appropriate valid licence in the country the motorcycle is being ridden if the person driving is not a resident of the UK).
  - 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 UK.
12. War, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution, uprising, military force, terrorism.

Except where nuclear, chemical, or biological weapons, devices or agents are used 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.

13. You not following any suggestions or recommendations made by any government or other official authority (including the FCDO) including you not obtaining all relevant documentation and visas required for travelling.
14. Your property being held, taken, delayed, confiscated, destroyed or damaged under the order of any government or customs officials or other authorities, including airport authorities.
15. Radiation or contamination from, or explosion of: nuclear fuel or waste, a nuclear installation or reactor, or a nuclear weapon or device.
16. Any changes to currency rates.
17. A cyber attack of any kind. This is act affecting any computer system or software of electronic devices, including but not limited to, computer virus, malware, ransomware, hacking, denial of service or unauthorised access, corruption or deletion of data.
18. You travelling in an aircraft other than as a passenger in a fully licensed passenger carrying aircraft.
19. You acting in an illegal or malicious way.
20. 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.
21. Any manual work.
22. 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. Your permanent address must be in the UK.
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. If you need to change traveller details or amend the type of policy or cover you have, you must contact us before you travel.
7. 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.

## 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.

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 bring you back to the UK 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 UK, 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 UK, if you refuse to go.
  12. 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.
  13. We won't pay for any costs that you're entitled to recover by way of compensation or a refund from elsewhere.
  14. 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
  15. We can ask you to pay us back any amounts that we've paid to you that are not covered by this policy.
  16. We can change the provider and/or underwriter of the cover provided under Section L during your period of cover and not notify you of the change. If we do this the cover provided will not alter.

## 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 if you are going against medical advice.

You must take all reasonable precautions to protect yourself against accidents and injury this includes using any appropriate safety equipment and follow any instructions provided.

If you'd like cover for an activity which is not listed, please call us 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
- Boating or sailing on a river or lake, no more than 3 miles from the mainland"
- 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
- Electric scooter (2 wheeled) if you wear a helmet and not used on public roads
- 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
- Hoverboards if you wear a helmet
- 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 (but not marathon 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
- Segway (one or two wheeled) if you wear a helmet
- Skateboarding if you wear a helmet

- Sledging or sleigh riding if you are a passenger and being pulled by dogs, horses or reindeer
- Swimming no more than 3 miles from the mainland
- Snorkelling
- Softball or rounders

- Squash
- 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 in the sea 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 (subject to our agreement)
- 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.

- Dogsledding
- 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:

Bobsleighing, skeleton bobsleighing, heli-skiing, lugging, ski acrobatics, ski flying, skijumping, 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

Not all reasons that may result in you having to cancel a trip are covered.

For claims relating to illness or injury we'll need a medical certificate showing the person is not fit to travel.

#### What is covered

If you need to cancel a trip before it begins because of one of the reasons shown below, we'll pay for your part of personal accommodation, transport charges and other trip expenses which you've paid or agreed to pay, but have not used.

1. If you, someone booked to travel with you, a relative of yours or a relative of someone booked to travel with you, someone you're going to stay with or a colleague, dies, is injured or suffers an unforeseen illness so you're unable to travel.
2. If you are needed to stay at home to look after dependants as previously arranged care has been cancelled for reasons outside of your control.
3. 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.
4. If you or a travelling companion, is called for jury service in the UK or as a witness in a court in the UK, or are put into compulsory quarantine.
5. If you or a travelling companion are requested to stay home by the relevant authorities following a burglary, or significant damage caused by fire, storm, flood, escape of water, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at your home or their home or usual place of business in the UK within 7 days of your trip start date.
6. If you are made redundant and qualify for payment under current UK redundancy payment legislation. No cover is provided if you have chosen to take voluntary redundancy.
7. 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. We'll need written confirmation from your employer that your trip had to be cancelled.
8. If the Foreign Commonwealth and Development Office (FCDO) or public authority advise 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.
9. If your trip has to be cancelled because you or a travelling companion are diagnosed with any contagious disease declared as a pandemic, including COVID-19.

10. There is no cover for cancellation for any quarantine that applies generally or broadly to some or all of a population, such as a national lockdown. However, we will cover you if your trip has to be cancelled because you or a travelling companion have been ordered to isolate or quarantine by a government or public authority, based on their suspicion that you or someone booked to travel with you, specifically, have been exposed to a contagious disease (including an epidemic or a pandemic disease such as COVID-19).

### **What is not covered**

1. We won't pay the first £90 of your claim for each claimed event. 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 9 and 10) and also to events (such as industrial action, riots, severe weather) that have been announced on the national news.

3. We won't pay a claim if you choose to cancel a trip for a reason not listed under "what is covered".

4. 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.

5. 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.

6. 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.

7. 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.

8. We won't pay a claim for any trip costs because you decided to cancel your trip if you don't want to travel due to any Coronavirus (including COVID-19) or contagious disease.

**Please also read the general exclusions on pages 11 and 12 and general conditions on pages 13 and 14 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 we'll need a medical certificate showing the person is not fit to travel.
- 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 55 which also applies

## Section B: If you need to cancel excursions or activities while on your trip

### What is covered

We'll pay 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're injured or suffer an illness while on a trip and the treating doctor advises you not to go on the excursion or take part in the activity (including being diagnosed with an epidemic or pandemic disease such as COVID-19, as well as being subject to compulsory quarantine on the orders of a treating doctor).
- someone you are travelling with, and who is booked on the same excursion as you, becomes 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

1. We won't pay the first £90 of your claim for each claimed event
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 cover the cost of any excursions that are booked after you or a travelling companion were injured or became ill.
4. 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.

**Please also read the general exclusions on pages 11 and 12 and general conditions on pages 13 and 14 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 55 which also applies**

## Section C: If you need to cut short/cancel your trip after you've left home

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.

### What is covered

If you need to cut short a trip because of one of the reasons shown below, we'll pay 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.

1. If you or a relative or someone you are going to stay with or a travelling companion or a colleague, dies, is injured or suffers an unforeseen illness and you are requested to return home. (this includes being diagnosed with an epidemic or pandemic disease such as COVID-19)
2. If you are injured or ill and are in hospital for the rest of your trip. (this includes being diagnosed with an epidemic or pandemic disease such as COVID-19)
3. There is no cover for any quarantine that applies generally or broadly to some or all of a population, such as a national lockdown. However, we will cover you for any unused trip expenses because you or a travelling companion have been ordered to isolate or quarantine by a government or public authority, based on their suspicion that you or someone booked to travel with you, specifically, have been exposed to a contagious disease (including an epidemic or a pandemic disease such as COVID-19).
4. If you are needed to return home as previously arranged dependant care has been cancelled.
5. If you or a travelling companion is called for jury service in the UK or as a witness in a court in the UK.
6. If you or a travelling companion are requested to return home by the relevant authorities following a burglary, or significant damage caused by fire, storm, flood, escape of water, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at your home or their home or usual place of business in the UK.

7. 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. We'll need written confirmation from your employer that your trip had to be cut short.
8. If the Foreign Commonwealth and Development Office (FCDO) or public authority advice is to leave the area you are staying in.
9. Emergency repatriation costs to bring you home if the Foreign Commonwealth and Development Office (FCDO) impose travel restrictions at your destination either in or outside the UK (while you're at your destination) and has requested you to return to the UK. This includes for reasons such as an epidemic or a pandemic disease like COVID-19.
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 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.
5. 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.

## What is not covered

1. We won't pay the first £90 of your claim for each claimed event.
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 9 and 10).
6. We won't cover you to return to the UK if the Foreign Commonwealth and Development Office (FCDO) advice is just not to travel to a destination. Cover to cut short a trip is only provided if the FCDO advice is to leave the area you are booked to stay in.

**Please also read the general exclusions on pages 11 and 12 and general conditions on pages 13 and 14 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 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 55 which also applies.**

## Section D: Emergency medical and related expenses

The main purpose of this section is to provide cover for unforeseen 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 must call the 24/7 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.

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 Commonwealth and Development Office (FCDO) 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 UK where this is available. If you do go to a private medical facility we may transfer you to a public medical facility.
4. 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.

5. 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.
6. 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 UK, 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. 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 (or is in) 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 dental treatment), medication, hospital or nursing home or nursing service charges until you're back in the UK. This includes you being diagnosed with an epidemic or pandemic disease such as COVID-19.
- 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 UK, 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 due to an accident or illness that is covered by this policy. (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 UK
- 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 (or is in) 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 UK 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 under emergency medical and related expenses

1. We won't pay the first £90 of your claim for each claimed event. This won't apply if your claim is reduced because you used a GHIC 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 for routine care (including pre or post natal care).
5. 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.
6. We won't cover services or treatment you receive in the UK that the doctor treating you or our medical advisers recommended you to have.
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 UK.
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 11 and 12 and general conditions on pages 13 and 14 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.

Please see the making a claim section on page 55 which also applies

## Section E: If you die, lose your sight or a limb, or are permanently disabled because of an accident

### 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:

1. you die. If you are under 16 years of age at the time of the accident the maximum we'll pay is £2,500
2. you permanently lose all sight in one or both of your eyes
3. you permanently lose the use of one or both of your hands or feet
4. 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

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 9 and 10 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 11 and 12 and general conditions on pages 13 and 14 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 55 which also applies**

## Section F: Cover if you are legally responsible for damage or loss to a person or property

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.

- 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.
- You do not negotiate, pay, settle, admit or deny any liability to any third party without our written permission.
- 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:

1. the accidental bodily injury or death of a person but not you, a travelling companion or relative
2. 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

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 15/16 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 15 or if you have a Premier policy is listed as covered under adventure activities on page 16, 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 11 and 12 and general conditions on pages 13 and 14 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 55 which also applies.**

# Section G: Legal advice and expenses cover

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.

## 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 higher 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 happens.
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**

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 11 and 12 and general conditions on pages 13 and 14 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 55 which also applies.

## Section H: Hijack or kidnap cover

### What is covered

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

1. £25 for each full 24 hours you are held by the hijackers or kidnappers
2. costs to help negotiate your release from the hijackers or kidnappers

### What is not covered

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 11 and 12 and general conditions on pages 13 and 14 which also apply.

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

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

Please see the making a claim section on page 55 which also applies.

## Section I: If you are delayed at your departure point

This section only applies if you have a Premier policy

### 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

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 11 and 12 and general conditions on pages 13 and 14 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 55 which also applies.**

## Section J: Cancellation cover if your transport is delayed for more than 24 hours or cancelled

This section only applies if you have a Premier policy

### 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:

1. If your pre-booked transport is delayed for more than 24 hours and you decide to cancel your trip
2. 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
3. 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
4. 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

1. We won't pay the first £90 of your claim for each claimed event if you have a Premier policy.
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 11 and 12 and general conditions on pages 13 and 14 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 55 which also applies.**

# Section K: Additional transport and/or accommodation costs

This section only applies if you have a Premier policy

## 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 get to your destination or back home if your flight is cancelled by the airline as you missed your outbound flight due to circumstances outside of your control.
7. 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.
8. 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.

9. For you to stay longer at your destination because you or a travelling companion have been ordered to isolate or quarantine by a government or public authority, based on their suspicion that you or someone booked to travel with you, specifically, have been exposed to a contagious disease (including an epidemic or a pandemic disease such as COVID-19). This does not include any quarantine that applies generally or broadly to some or all of a population.
  10. Additional transport costs to bring you home if an isolation period meant you had to stay longer at your destination and your pre-booked transport cannot be rescheduled because you or a travelling companion have been ordered to isolate or quarantine by a government or public authority, based on their suspicion that you or someone booked to travel with you, specifically, have been exposed to a contagious disease (including an epidemic or a pandemic disease such as COVID-19). This does not include any quarantine that applies generally or broadly to some or all of a population.
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.

## What is not covered

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.

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.
14. Additional transport or accommodation costs after you left home because of any disruption because the FCDO imposed travel restrictions either in the UK or at your destination.

**Please also read the general exclusions on pages 11 and 12 and general conditions on pages 13 and 14 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 or the accident or breakdown authority.
- 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 55 which also applies.**

## Section L: If your transport, accommodation or excursion provider goes bankrupt

This section only applies if you have a Premier policy

### What is covered

We'll 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.
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.

We'll 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.

**Please also read the general exclusions on pages 11 and 12 and general conditions on pages 13 and 14 which also apply.**

## Information you will need to provide if you make a claim because your transport, accommodation or excursion provider goes bankrupt

- We'll need to see evidence that the element you are claiming for is a result of insolvency
- We'll need your original booking invoice(s) and/or receipt(s)
- We'll need evidence that you have attempted to reclaim your unused costs from all other potential sources, including from your payment provider, and the confirmation from those sources that this is not possible
- We'll need original invoices and/or receipts for any additional costs

**Please see the making a claim section on page 55 which also applies**

## Definitions which only apply to this section (Section L):

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.

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.

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.

## 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

This cover has limits that may not be enough for expensive items. You can usually insure these items separately under your home contents insurance.

There are five parts to this section.

### 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 will not pay for the replacement or hire of baggage items if the loss or damage is found once you have returned to the UK. A claim may be considered under part 2.

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 11 and 12 and general conditions on pages 13 and 14 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
- the cost of returning the item to the owner if this is lower than the other options above if the item is later found.

### What is not covered

1. We won't pay the first £50 of your claim 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. Ski equipment unless precautions have been taken to secure them eg using a padlock or locked in a ski locker whenever available
  - e. 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
  - f. 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
  - g. 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
  - h. food items, goods that deteriorate, bottles or cartons, and any damage caused by these items or their contents
    - i. pedal cycles
    - j. 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 11 and 12 and general conditions on pages 13 and 14 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 £50 of your claim 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 11 and 12 and general conditions on pages 13 and 14 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 £50 of your claim for each claimed event.

**Please also read the general exclusions on pages 11 and 12 and general conditions on pages 13 and 14 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 £50 of your claim for each claimed event.
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 11 and 12 and general conditions on pages 13 and 14 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 55 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 11 and 12 and general conditions on pages 13 and 14 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 11 and 12 and general conditions on pages 13 and 14 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 11 and 12 and general conditions on pages 13 and 14 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 11 and 12 and general conditions on pages 13 and 14 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

## Important information about your policy

### How your policy works

Travel insurance is complex and does not cover all situations. It provides costs that you're not entitled to recover by way of compensation or a refund from elsewhere.

### 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 9 and 10 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.

### **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 exclusion 1 on page 11)
- 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.

Your insurance will end immediately 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 9 and 10). 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.

## Reciprocal health care arrangements

You must use public medical facilities wherever it is possible to do so.

If you're travelling to a destination within the European Economic Area (EEA) or Switzerland you must access medical treatment via the UK's reciprocal health care agreements using a valid European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC). All UK residents are entitled to apply for a free GHIC which allows you to access the state provided healthcare.

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.

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.humanservices.gov.au/individuals/services/medicare/reciprocal-health-care-agreements](http://www.humanservices.gov.au/individuals/services/medicare/reciprocal-health-care-agreements).

## 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.

## Travel Aware

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

Go to [www.gov.uk/travelaware](http://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](http://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.

### 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 **03306786224**

### 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 **+44 1202 856143**, within UK **01202 856143**.

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 **03306786222** (for Text Phone please dial **18001** first).



## Making a claim

If you are claiming for cancelling or cutting your trip short, you should first contact your travel agent, airline, tour operator, accommodation provider and then your credit or debit card provider or PayPal to try and obtain a refund. If you're unable to obtain a refund please contact us.

You can register your claim online at [lv.com/gi/travel-customer](https://lv.com/gi/travel-customer) or, you can call us. You'll find all the helpful contact numbers on the final page of this document.

### You will need to provide

- Evidence of your attempts to obtain a refund for any cancelled or unused elements of your trip.
- The booking invoices for each part of your original journey to show your travel dates, details of the cost of the trip, booking date and names of all the travellers.
- Evidence of any additional costs that you are claiming for (e.g. receipts, credit card statements etc.)
- You can find more information on what evidence we may need under each cover section of this booklet.

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.

## How to make a complaint

### If you have a complaint about our service

If you're not happy for any reason, we want to make sure things are put right. Please either call us on **0330 678 6222**, for Text Phone, dial 18001 first or email [GIFeedback@LV.co.uk](mailto:GIFeedback@LV.co.uk) or write to the Customer Relations Manager, LV=, County Gates, Bournemouth, BH1 2AT. Please quote your policy number in all correspondence.

More information can be found on [lv.com/insurance/complaints](https://lv.com/insurance/complaints). We can also send you our complaints procedure in the post.

If you're not happy with the outcome of your complaint, you can contact the Financial Ombudsman Service within 6 months of receiving our final response letter.

Phone: **0800 023 4567** or for more information, please visit [financial-ombudsman.org.uk](https://financial-ombudsman.org.uk).

Making a complaint 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](mailto: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.

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.

## 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. Travel insurance is covered for 90% of the claim as it's a non-compulsory insurance product. Please visit [fscs.org.uk](https://www.fscs.org.uk) for more information.

## A summary of our privacy policy

Liverpool Victoria Insurance Company Limited is the data controller of any personal information given to us about you or other people named on the policy, quote or claim. It is your responsibility to let any named person know about who we are and how this information will be processed.

Liverpool Victoria Insurance Company Limited is part of Liverpool Victoria General Insurance Group (LVGIG), and LVGIG is part of the Allianz Group. More information can be found at **[www.lv.com/insurance/terms/lv-companies](http://www.lv.com/insurance/terms/lv-companies)**.

If you have any questions about how we use your personal information, view our privacy policy at **[www.lv.com/insurance/data-protection](http://www.lv.com/insurance/data-protection)**, if you don't have access you can write to us as at: GI Customer Support, LV=, County Gates, Bournemouth, BH1 2AT, or by emailing **[gicustomersupport@allianz.co.uk](mailto:gicustomersupport@allianz.co.uk)**

You can also contact our Data Protection Officer: Data Protection Officer, Allianz Insurance PLC, PO box 5291, Worthing, BN11 9TD, or by emailing **[dataprotectionofficer@allianz.co.uk](mailto:dataprotectionofficer@allianz.co.uk)**

Under data protection law, you have rights we need to make you aware of. The rights available to you depend on our reason for processing your information.

You have the right to:

- access the personal information we hold about you, or anyone on the policy
  - correct personal information you think is inaccurate or to update information you think is incomplete
  - have personal information deleted in certain circumstances
  - restrict us processing personal information, under certain circumstances
  - receive personal information in a portable format. This only applies to information you have provided to us
  - object to us processing personal information, under certain circumstances
- You can also ask us to review an automated decision

## Customer Services

0330 678 6222 (in the UK)  
+44 1202 884 561 (outside the UK)

## 24hr Emergency Assistance

24 hours a day, 365 days a year

01202 856143 (in the UK)  
+44 1202 856143 (outside the UK)  
[assistance@cegagroup.com](mailto:assistance@cegagroup.com)

## Non emergency claims

Mon-Fri 8am-6pm,

Saturday 8am-4pm,

Sunday and Bank Holidays Closed

0330 678 6225

You can log your claim on our  
'Make a claim' page on

[lv.com/gi/travel-customer](http://lv.com/gi/travel-customer)

## Pre-travel Advice

24 hours a day, 365 days a year

0330 678 6224

## 24hr Legal Helpline

24 hours a day, 365 days a year

0330 678 6218 (in the UK)  
+44 1202 715648 (outside the UK)

For Text Phone first dial 18001.

Calls will be recorded for training and monitoring purposes



You can get this and other documents from us in braille, large print or on audio format by contacting us.

LV= and Liverpool Victoria are registered trademarks of Liverpool Victoria Financial Services Limited and LV= and LV= Liverpool Victoria are trading styles of the Liverpool Victoria General Insurance Group of companies. Liverpool Victoria Insurance Company Limited, registered in England and Wales number 3232514 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202965. Registered address: 57 Ladymead, Guildford, Surrey, GU1 1DB. Tel. 0330 1239970