

# Travel Insurance



## Insurance Product Information Document

Company: 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.

Product: LV= Travel Insurance Policy

This document summarises key information you need to know about LV= Travel insurance. As no advice is given, it should be read together with the Document of Insurance and Policy Schedule so you understand the full terms and conditions, including limits that apply. Please also refer to these documents for how to claim, how to make a complaint, details of any fees or charges that we may apply and your rights under the Financial Services Compensation Scheme (FSCS).

### What is this type of insurance?

Travel insurance provides cover for the unexpected events that you hope won't happen but could occur before a trip, while travelling, and when you're on holiday, such as needing to cancel or cut short a trip, or needing emergency medical treatment and/or repatriation while overseas.



#### What is insured?

We offer single trip and annual multi trip policy options through our Essential & Premier levels of cover

- ✓ Cancellation and cutting short a trip  
Essential up to £5,000 Premier up to £10,000
- ✓ Emergency medical expenses and repatriation  
Up to £10 million (UK up to £2,000)
- ✓ Death/accident cover  
Up to £25,000
- ✓ Legal liability cover for damages/losses to a person or property  
Up to £2,000,000
- ✓ Legal advice & expenses cover  
Up to £25,000
- ✓ Hijack/kidnap cover  
Up to £2,000

Our Premier level of cover also provides

- ✓ Delayed departure cover  
Up to £250 (£25 for each 12 hours)
- ✓ Cancellation (abandonment) cover when your transport is delayed more than 24hrs  
Up to £10,000
- ✓ Additional transport and/or accommodation costs  
Up to £1,000
- ✓ Cover if the provider of your transport, accommodation or excursion goes bankrupt  
Up to £10,000

Optional covers:

- Cover for **baggage, personal belongings & money**  
Essential up to £2,000 Premier up to £3,000
- **Winter Sports Cover** – medical expenses, personal liability, cutting short a trip or activity & personal accident cover
- **Cruise Cover** (included as standard on annual policies)  
Compensation for missed port stops & cabin confinement and cover to get you back on board if you miss a departure



#### What is not insured?

Excesses apply and are shown in the Document of Insurance - you are responsible for paying this amount in the event of a claim.

- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel
- ✗ Pre-existing medical conditions that you haven't told us about or where we've not agreed to cover them
- ✗ Dental treatment except to alleviate sudden pain up to £250
- ✗ Trips which have begun before your policy cover start date
- ✗ Any epidemic or pandemic, including covid-19, except where shown as covered in section A, B, C, D, and K of the document of insurance
- ✗ You taking part in activities unless stated as covered in the Document of Insurance or on your Policy Schedule
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ On an Essential multi trip policy trips longer than 31 days
- ✗ On a Premier multi trip policy trips longer than 90 days
- ✗ If you choose to cancel a trip for a reason not listed under "what is covered" in Section A or J of the document of insurance



#### Are there any restrictions on cover?

- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule
- ! Unless agreed with us there will be no cover if the FCDO advise against travel to your destination
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked
- If cover for **personal belongings** is selected, you must keep valuables with you, in a safe/safety deposit box or locked in your accommodation



## Where am I covered?

**IMPORTANT:** this will depend on your needs - the area or country you chose to have cover for is shown on your Policy Schedule. If you have a single trip policy and are travelling to multiple countries, or have an annual multi trip policy, please see the Document of Insurance for the definitions of the countries covered within the area shown on your Schedule.



## What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with full details as soon as possible
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can
- At renewal, you must let us know of any changes including any changes to medical conditions or the health of anyone on the policy



## When and how do I pay?

Payment will be required when you take the policy out even if you are not travelling until a future date. You will be asked to pay in full by credit or debit card.



## When does the cover start and end?

**Annual multi-trip cover** is for a period of one year and is renewable each year until anyone on the policy reaches 80 years of age  
**Single trip cover** provides cancellation cover from the date you buy your policy. All other covers start and end in line with your trip dates. Your policy start and end dates will be confirmed in your policy documents.



## How do I cancel the contract?

Call us on **0330 678 6222**. Text Phone users in the UK can contact us by dialling 18001 first. Text Phone users contact us from outside the UK should call **00 44 151 494 1260** and give the relay assistant the number you need to call.

**For policies that have a cover period of less than 28 days no refund will be given at anytime**

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

If you inform us:

- within 14 days of receiving your documents we'll refund any money you've paid. If we've already paid a claim this must be repaid first
- after 14 days - you can still cancel but a refund won't be due
- at renewal, if you renew but then decide to cancel, as long as you tell us before the renewal date we'll refund what you've paid in full. If you cancel after your renewal date has passed you'll be charged in line with cancellation rules above.