

LV= Travel insurance page

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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

- ✓ Covid19 Cancellation Cover if you are diagnosed or required to isolate. Essential up to £5,000 Premier up to £10,000
- ✓ Covid19 Medical Emergency Cover and repatriation up to £10 million (UK up to £2,000)
- ✓ 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

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.

- ✗ Claims resulting from the FCDO or public authorities imposing travel restrictions in the UK or abroad as a result of a pandemic including Covid19
- ✗ 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
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel
- ✗ 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
- ✗ Excursions (cruise cover) not booked in advance of your trip or through the cruise company

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
- ! If anyone to be insured is waiting to have any medical investigation, or the results of any investigations are pending, unless these relate to an already diagnosed condition you've told us about

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