

IMPORTANT INFORMATION

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Policy Summary

Travel Insurance

About Legal & General

The Legal & General Group, established in 1836, is one of the UK's leading financial services companies. We are one of the UK's top 50 companies in the FTSE 100 Index.

Legal & General Insurance Limited is authorised and regulated by the Financial Services Authority for insurance business. We are entered on their register under number 202050. You can check this at www.fsa.gov.uk/register or telephone them on 0845 606 1234.

This contract is governed by the law of England and Wales. We will communicate in English throughout the course of this contract.

Useful telephone numbers

In an emergency, first check that the circumstances are covered by this policy. Having done this telephone Europ Assistance stating your name and policy number.

Travel helpline or from abroad	0870 737 5777 +44 1444 442 038
Medical screening helpline	0870 737 5915
Medical emergency and repatriation	0870 737 5900
Legal advice and legal expenses claims	0870 737 5600

Call charges will vary. Calls may be recorded and monitored.

Policy summary

This policy is designed to protect you while on a trip to the destination you have selected and for the period of insurance stated on your policy schedule. For an additional premium, you can extend your travel cover to include personal baggage, business cover and winter sports. If you have selected any of these options, they will be shown on your policy schedule.

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in your policy booklet, which you will receive when your cover starts or is available beforehand on request. It is important that you read your policy booklet carefully when you receive it.

The insurer of this policy is Europ Assistance Holding Irish Branch, 79 Merrion Square, Dublin 2, Ireland.

Summary of limits of cover and policy excesses

Section of Cover		TRAVEL	TRAVEL PLUS	Excess
1	Personal assistance services	£250	£250	Nil
2	Medical emergency and repatriation	£2 million	£10 million	£35
3	Emergency dental treatment	£250	£250	£35
4	Additional accommodation and traveling costs	£1,000	£1,000	Nil
5	Hospital daily benefit	£15 per complete day of inpatient treatment up to £200	£15 per complete day of inpatient treatment up to £600	Nil
6	Hijack and mugging	Nil	£30 per complete day of inpatient treatment up to £1,000	£35
7	Cancellation curtailment and trip interruption	£3,000	£5,000	£35
8	Travel delay	£20 for the first full 12 hour delay then £10 for each subsequent full 12 hours: maximum £100	£20 for the first full 12 hour delay then £10 for each subsequent full 12 hours: maximum £200	Nil
9	UK departure assistance and missed UK connection	£300	£500	Nil
10	Missed departure on the outward journey	£500	£1,000	Nil
11	Personal baggage	£1,500	£2,500	£35
	Single article, or pair or set of articles	£300	£300	£35
	Valuables	£300	£300	£35
	Business equipment	Nil	£2,500	Nil
12	Baggage delay	In excess of 12 hours: £100	In excess of 12 hours: £100	Nil
13	Money and travel documents	£250 cash, £800 travel documents	£250 cash, £800 travel documents	£35
14	Personal liability	£1 million	£2 million	£35
15	Personal accident			
	Death	£15,000	£30,000	Nil
	Loss of one or more limbs, or total and irrecoverable loss of sight in one or both eyes	£15,000	£30,000	Nil
	Permanent total disablement	£15,000	£30,000	Nil
16	Legal protection	£25,000	£50,000	Nil
17	Pet cover	Nil	£2,500	Nil
18	Optional winter sports cover			
	Skis, ski equipment	£500	£500	£35
	Ski pass	£250	£250	£35
	Ski equipment delay	£15 per day: maximum £300	£15 per day: maximum £300	Nil
	Piste closure	£20 per day: maximum £200	£20 per day: maximum £200	Nil
	Avalanche or landslide	£30 per day: maximum £150	£30 per day: maximum £150	Nil
19	UK cover			
	UK medical transfer	Cost of medical transfer and medical escort	Cost of medical transfer and medical escort	Nil
	UK additional accommodation costs	£1,000	£1,000	Nil

Significant exclusions and policy limitations

Your policy provides a wide range of cover and services to help you in an emergency. It does not cover everything and some exclusions or limitations are shown below. You should refer to the policy document for full details.

Emergency medical expenses: This policy is NOT a private medical insurance policy. It does not provide cover:

- for procedures that can be carried out in the UK after repatriation; or
- any medical expenses incurred in private facilities if a state facility is available which is medically suitable

Health: This policy contains restrictions regarding pre existing medical conditions, which unless declared and accepted by Europ Assistance in writing prior to travel will invalidate any subsequent claim. You must tell Europ Assistance about any medical condition you may have. If you are in any doubt as to whether you would be covered by the policy please call the medical screening helpline, noted on page two.

Changes in health or medication: You must contact Europ Assistance and declare any changes in your health or your medication that occur between the date you take out this policy and the date you start any trip this policy is intended to cover. Failure to notify Europ Assistance of any change may affect or invalidate your cover and may mean that a claim will not be covered.

Cancellation, curtailment and trip interruption cover: It is important to note that the policy contains conditions and exclusions in relation to non insured travelling companions, close relatives or persons with whom you intend to stay with whilst on your trip. There is no cover if you need to cancel, curtail or interrupt a trip as a result in changes in their health.

Trip limits: Annual policies have limits on the length of time you can spend travelling abroad on each trip. Single trip policies covers the number of days you have paid the premium for. If you intentionally travel in excess of the trip limits, this will invalidate any claims relating to that particular trip.

Age limit: There is no cover for any person who is over the age of 80 at the start of the policy.

Pregnancy: No cover shall apply for any claim arising from pregnancy related symptoms within 8 weeks (or 16 weeks in the case of a known multiple pregnancy) of the estimated date of delivery.

Sports and activities: This policy does not provide cover when you take part in certain sports or activities. If you are in any doubt as to whether you would be covered by the policy please call the travel helpline, noted on page two.

Third party liability: If you use or hire a motor vehicle, motorcycle, moped, scooter, sail or powered boat, or an aircraft on your trip, no liability cover will apply under this policy and you should ensure that you have cover for third party injury and property damage in place.

UK travel: This policy provides cover for a trip in the UK area when accommodation is pre booked and the duration of the trip is for three nights or more.

Personal possessions: While this policy provides cover for your personal baggage, if you are planning to take expensive items such as sophisticated photographic equipment, jewellery and other valuables with you then you should check the cover limits available are suitable. Alternatively, you should ensure that you have adequate personal possessions cover, under a home contents insurance.

Personal baggage claims: Are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis. A deduction will be made for wear, tear and depreciation. Payment of any claims in respect of any one article or pair or set of articles will be limited to £50 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient.

Reasonable care: You must take all reasonable care to protect yourself and your property, as you would if you were not insured.

Terrorism: We do not provide cover for claims arising from any act of war, terrorism or hostility other than claims for medical repatriation or personal accident.

Duration of the contract

This policy of insurance will run for the period shown on your policy schedule. For annual policies, this is an annually renewable contract. For single trip policies, it is the number of days the premium has been paid for.

If you change your mind

You have the right to cancel this policy as long as:

- a) you advise Europ Assistance within 14 days of receiving the policy documents;
- b) your trip will not be completed within one month of buying this insurance; and
- c) you have not travelled or made a claim

You will receive a refund of the full amount paid. Cancellation by you at any other time will not entitle you to a refund of premium.

If you need to make a claim

If you take out a policy and then need to make a claim, check the terms and conditions of the policy and contact Europ Assistance on **01444 44 22 77**, the helpline is open 24 hours a day seven days a week. Call charges will vary. Calls may be recorded and monitored. Alternatively, you can write for a claim form to:

Claims Department
Europ Assistance Holdings Limited
Perrymount Road
Haywards Heath
West Sussex
RH16 1DN

You must obtain approval from Europ Assistance before incurring any expenses in excess of £500, or if you are unsure whether you will be covered.

Complaints procedure

We aim to provide a first class service at all times. However, if you have a complaint please contact:

Quality Department
Europ Assistance Holdings Limited
Sussex House
Perrymount Road
Haywards Heath
West Sussex RH16 1DN
Telephone: 0845 358 8008
Email: quality@europ-assistance.co.uk

Lines are open 8am to 6pm Monday to Friday. Call charges will vary. For your protection, calls may be recorded or monitored.

If a final decision by four weeks from the day they receive your complaint cannot be reached, an explanation will be provided as to when they hope to.

Their decision is final and based on the evidence presented. If you feel that there is any new evidence or information that may change their decision, you have the right to make an appeal.

If you are not satisfied with the results of the investigation, you have the right to refer your complaint to an independent authority for consideration. You can complain to the Financial Ombudsman Service (FOS) at:

South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone number: 0845 080 1800
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Please note that if you wish to refer this matter to the FOS you must do so within six months of our final decision.

Making a complaint will not affect your legal rights.

Financial Services Compensation Scheme

You may be entitled to compensation if we cannot meet our obligations due to insolvency. The Financial Services Compensation Scheme may arrange to transfer your policy to another insurer, provide a new policy or, if this is not possible, provide compensation. Under this policy the first £2,000 of any claim would be met in full. Above this amount, 90% of the remainder will be met. You can get more information from the Financial Services Compensation Scheme at:

7th Floor, Lloyds Chambers,
1 Portsoken Street
London E1 8BN
Telephone: 020 7892 7300
Or by email at: enquiries@fscs.org.uk