

LEGAL & GENERAL TRAVEL INSURANCE

**POLICY
SUMMARY.**



Legal & General Travel Insurance Policy Summary

This policy summary does not contain the full details, terms and conditions of your insurance – these are located in your policy wording and include definitions for specific words and phrases that are used within your documentation.

This insurance is underwritten by HCC International Insurance Company PLC, a subsidiary of HCC Insurance Holdings, Inc., HCC International Insurance Company plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Registered in England and Wales No. 1575839. Registered office: 1 Aldgate, London, EC3N 1RE. Financial Services Register number 202655. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk or contacting the Financial Conduct Authority on 0800 111 6768.

Type of insurance and cover

Travel insurance for single or annual multi trips – Please refer to your policy certificate and schedule for your selected cover.

Various optional covers may also be included – your policy certificate and schedule will show if you selected these options.

Age eligibility

This policy is not available to anyone aged 66 or over if annual multi trip cover is selected. If you are aged under 18 you are only insured when travelling with one or both of the insured adults (or accompanied by another responsible adult).

If you reach any of the ages mentioned above during the period of insurance, cover will continue until the next renewal date but not after that.

If single trip cover is selected, this policy is not available to anyone aged 75 or over.

Conditions

- It is essential that you refer to the important conditions relating to health in the policy wording, as failure to comply with these conditions may jeopardise your claim or cover. These conditions can be found on pages 3 & 4 of your policy wording.
- You must tell us of all your pre-existing medical conditions. If you fail to declare all pre-existing medical conditions we may refuse to deal with or reduce the amount of any relevant claims, even if a claim is not related to an undisclosed pre-existing medical condition.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy - Please refer to the policy wording for full details.

Schedule of benefits

The table below shows the maximum benefits **you** can claim for each insured person (unless otherwise stated). Some sections are optional and these are marked **

*Excess - the amount stated in the schedule of benefits above that you will be responsible for paying under each section, by each insured person, per incident in the event of a claim. Unless you have paid the additional premium to waive the excess as stated in your policy certificate and schedule.

Sections marked ** are optional.

Your policy certificate and schedule will show if you selected any of these options.

Benefits for Single Trip and Annual Multi-Trip

Section	Benefits	Basic Plus Cover		Classic Plus Cover		Prestige Plus Cover	
		Sum insured per person	Excess per person*	Sum insured per person	Excess per person *	Sum insured per person	Excess per person *
A	Cancellation and curtailment charges	£1,000	£150	£3,000	£95	£5,000	£70
B	Emergency Medical and other expenses	£10,000,000	£150	£12,500,000	£95	£15,000,000	£70
	Emergency Dental	Nil	Nil	Nil	Nil	£250	£70
	Funeral Expenses Abroad	£3,000	£150	£4,500	£95	£7,000	£70
	Return of ashes/remains	£7,000	£150	£7,000	£95	£7,000	£70
C	Hospital Benefit	£20 for each 24 hour period up to £200	Nil	£25 for each 24 hour period up to £750	Nil	£50 for each 24 hour period up to £1,000	Nil
D	Personal Accident:						
	Permanent Total Disablement	Nil	Nil	£5,000 (65 and under) Nil (Over 65)	Nil	£10,000 (65 and under) Nil (Over 65)	Nil
	Loss of limb(s)/sight	Nil	Nil	£5,000 (65 and under) Nil (Over 65)	Nil	£10,000 (65 and under) Nil (Over 65)	Nil
	Death	Nil	Nil	£5,000 (age 18-65) £2,500 (under 18) £1,000 (Over 65)	Nil	£10,000 (age 18-65) £2,500 (under 18) £1,000 (Over 65)	Nil
E	Baggage	£1,000	£150	£1,500	£95	£2,000	£70
	Single Item/Pair/Set Limit	£100	£150	£150	£95	£200	£70
	Valuables limit	£150	£150	£200	£95	£250	£70
	Baggage Delay Over 12 hours	£25 per day up to £150	Nil	£50 per day up to £200	Nil	£75 per day up to £250	Nil
E1	Gadget Cover (cover per policy except groups where it applies per person)	£200	£150	£250	£95	£300	£70

Benefits for Gadget – Extended Cover**

Section	Benefits	Basic Plus Cover		Classic Plus Cover		Prestige Plus Cover	
		Sum insured per policy (except groups where it applies per person)	Excess per policy *	Sum insured per policy (except groups where it applies per person)	Excess per policy *	Sum insured per policy (except groups where it applies per person)	Excess per policy *
E2	Accidental Damage/Theft, Malicious Damage and Loss	£1,000	As per section E1	£2,000	As per section E1	£3,000	As per section E1
	Single Article Limit	£500		£750		£1,000	
	Unauthorised Usage	£1,000	Nil	£1,000	Nil	£1,000	Nil

Benefits for Single Trip and Annual Multi-Trip

Section	Benefits	Basic Plus Cover		Classic Plus Cover		Prestige Plus Cover	
		Sum insured per person	Excess per person *	Sum insured per person	Excess per person *	Sum insured per person	Excess per person *
F	Personal money	£250	£150	£300	£95	£500	£70
	Cash Limit (over 18)	£150	£150	£250	£95	£300	£70
	Cash Limit (under 18)	£75	£150	£75	£95	£75	£70
	Replacement Passport and Travel Documents	£100	£150	£150	£95	£200	£70
G	Personal Liability	£1,000,000	£150	£2,000,000	£95	£2,000,000	£70
H	Delayed Departure	£25 per day up to £150	Nil	£50 for each full 24hr delay up to £250	Nil	£50 for each full 24hr delay up to £400	Nil
I	Holiday Abandonment	£1,000	£150	£3,000	£95	£5,000	£70
J	Missed Departure	Nil	Nil	£200	£95	£400	£70
K	Pet Care	Nil	Nil	£50 for each 24 hour period up to £250	Nil	£50 for each 24 hour period up to £500	Nil
L	Legal Expenses	Nil	Nil	£7,500 (max £10,000 for 2 or more insureds)	£95	£10,000 (max £12,500 for 2 or more insureds)	£70
M1	Hijacking	Nil	Nil	£50 per day up to £750	Nil	£100 per day up to £1,000	Nil
M2	Mugging	Nil	Nil	£150	Nil	£250	Nil

Benefits for Scheduled Airline Failure Insurance

Section	Benefits	Basic Plus Cover		Classic Plus Cover		Prestige Plus Cover	
		Sum insured per person	Excess per person *	Sum insured per person	Excess per person *	Sum insured per person	Excess per person *
N1	Insolvency of Scheduled Airline (prior to or after departure)	Nil	Nil	£1,500	Nil	£1,500	Nil

Benefits for Winter Sports Cover**

Section	Benefits	Basic Plus Cover		Classic Plus Cover		Prestige Plus Cover	
		Sum insured per person	Excess per person *	Sum insured per person	Excess per person *	Sum insured per person	Excess per person *
O	Ski equipment owned	£500	£150	£750	£95	£1,000	£70
	Ski equipment hired	£150	£150	£200	£95	£400	£70
	Single Item/Pair/Set Limit	£250	£150	£375	£95	£500	£70
P	Ski Hire	£15 per day to £250	Nil	£20 per day to £400	Nil	£25 per day to £500	Nil
Q	Ski Pack	£15 per day to £250	Nil	£20 per day to £400	Nil	£25 per day to £500	Nil
R	Piste Closure	£15 per day to £250	Nil	£20 per day to £400	Nil	£25 per day to £500	Nil
S	Avalanche and Landslide Closure	£15 per day to £250	Nil	£20 per day to £400	Nil	£25 per day to £500	Nil
T	Physiotherapy in the United Kingdom	£150	Nil	£350	Nil	£500	Nil

Benefits for Natural Catastrophe Cover**

Section	Benefits	Basic Plus Cover		Classic Plus Cover		Prestige Plus Cover	
		Sum insured per person	Excess per person	Sum insured per person	Excess per person	Sum insured per person	Excess per person
U1	Cancellation	£3,000	Nil	£5,000	Nil	£7,500	Nil
U2	Stranded at your home country departure point	£100 after 24 hours	Nil	£100 after 24 hours	Nil	£100 after 24 hours	Nil
U3	Costs to reach your intended destination	£200	Nil	£200	Nil	£200	Nil
U4	Stranded on international connection	£150 for each 24 hours up to £750	Nil	£150 for each 24 hours up to £750	Nil	£150 for each 24 hours up to £750	Nil
U5	Stranded on your return journey home	£150 for each 24 hours up to £750	Nil	£150 for each 24 hours up to £750	Nil	£150 for each 24 hours up to £750	Nil
U6	Travel expenses to get home	£2,000	Nil	£2,000	Nil	£2,000	Nil
U7	Additional car parking costs	£50 for each 24 hours up to £250	Nil	£50 for each 24 hours up to £250	Nil	£50 for each 24 hours up to £250	Nil
U8	Additional kennel or cattery fees	£50 for each 24 hours up to £250	Nil	£50 for each 24 hours up to £250	Nil	£50 for each 24 hours up to £250	Nil

Benefits for Golf Cover**

Section	Benefits	Basic Plus Cover		Classic Plus Cover		Prestige Plus Cover	
		Sum insured per person	Excess per person *	Sum insured per person	Excess per person *	Sum insured per person	Excess per person *
V	Golf Equipment	£1,000	£150	£1,500	£95	£2,000	£70
	Single Item/Pair/Set Limit	£250	£150	£375	£95	£500	£70
	Golf Equipment Hire	£25 per day up to £250	Nil	£40 per day up to £400	Nil	£50 per day up to £500	Nil
	Non Refundable Golf Fees	£25 per day up to £250	Nil	£40 per day up to £400	Nil	£50 per day up to £500	Nil

Benefits for Wedding Cover**

Section	Benefits	Basic Plus Cover		Classic Plus Cover		Prestige Plus Cover	
		Sum insured per person	Excess per person *	Sum insured per person	Excess per person *	Sum insured per person	Excess per person *
W	Wedding rings	£500	£150	£750	£95	£1,000	£70
	Wedding gifts	£500 (£150 cash)	£150	£750 (£150 cash)	£95	£1,000 (£150 cash)	£70
	Single Item/Pair/Set Limit	£250	£150	£375	£95	£500	£70
	Wedding attire	£1,000	£150	£1,500	£95	£2,000	£70
	Photographs/video recordings	£500	£150	£750	£95	£1,000	£70

Benefits for Cruise Cover**

Section	Benefits	Basic Plus Cover		Classic Plus Cover		Prestige Plus Cover	
		Sum insured per person	Excess per person *	Sum insured per person	Excess per person *	Sum insured per person	Excess per person *
X	Missed port Ste	£50 per port up to £500	£150	£75 per port up to £750	£95	£100 per port up to £1,000	£70
	Stateroom/cabin confinement	£50 per 24hours up to £250	£150	£75 per 24hours up to £375	£95	£100 per 24hours up to £500	£70
	Emergency airlift cover	Included under the standard emergency medical benefit					
	Baggage	£1,000	£150	£1,500	£95	£2,500	£70
	Single Item/Pair/Set Limit	£150	£150	£200	£95	£250	£70
	Valuables Limit	£150	£150	£200	£95	£250	£70
	Unused Excursions	£300	£150	£500	£95	£750	£70

Significant limitations, conditions or exclusions

What is not covered, exclusions, limitations and conditions

- The standard policy excess you have agreed to pay will be shown within your policy wording and on your policy certificate and schedule.
- This policy is **NOT** a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in your country of residence after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available.
- You must obtain the prior authorisation of the Emergency Medical Assistance Service, the contact details for which can be found in the Claim Notification section of your policy wording, or us before incurring any medical expenses (including any out-patient treatment) over £500. If this is not possible because the condition requires emergency treatment you or someone on your behalf must contact the Emergency Medical Assistance Service as soon as possible.
- Any trip that has already begun when you purchase this insurance will not be covered, except where this policy replaces or you renew an existing annual multi trip policy which fell due for renewal during the trip.
- War risks, civil commotion, terrorism, (except under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless caused by nuclear, chemical or biological attack), sonic booms, radioactive contamination.
- There are a number of sports, activities and winter sports that are not covered - Please see paragraphs 4, 5, and 6 in what is not covered - applicable to all sections of the policy in the policy wording.
- Climbing on or jumping from vehicles, buildings, bridges or balconies regardless of the height.
- Wilful, self-inflicted injury, suicide, drug use or solvent abuse.
- You drinking too much alcohol, or you suffering from alcohol dependence directly or indirectly from the symptoms of alcohol withdrawal, resulting in a claim.
- Unlawful actions and any criminal proceedings brought against you.
- Travel to a country, specific area or event which the Travel Advice Unit of the Foreign and Commonwealth Office www.gov.uk/foreign-travel-advice has advised against all travel or all but essential travel.

What is not covered under Section A – Cancellation or curtailment charges

- Redundancy caused by misconduct, resignation, voluntary redundancy, entering into a compromise agreement, or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
- We will only consider the unused pre-paid expenses of a person who is insured under this policy. For example, if you are travelling with someone who is not insured under this policy we will only pay your proportion of the costs not theirs, regardless who has paid for the booking.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.

What is not covered under Section B – Emergency medical and other expenses

- Treatment or surgery which in the opinion of the Emergency Medical Assistance Service, can wait until your return to your home area.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where you have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.

What is not covered under Section C – Hospital benefit

- Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical disease where you have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.

What is not covered under Section D – Personal Accident

- Any claim under permanent total disablement if at the date of the accident you are over the statutory age of retirement and not in full time paid employment.
- Any claim arising from any event which exacerbates a previously existing bodily injury

What is not covered under Section E–Baggage

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Baggage contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy wording.
- Loss, theft or damage to gadgets. Claims for gadgets should be made under section E1 – Gadget Cover or E2 – Gadget Cover extension.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment, golf equipment and other items are excluded - See your policy wording for the full list.
- Business equipment, business goods, samples or tools used in connection with your occupation.

What is not covered under Section E1 – Gadget Cover & E2 – Gadget Cover Extension

- Any claim that occurs whilst not on a trip.
- Any damage which occurred to your gadget prior to commencement of your trip.
- Any claim for loss where the circumstances of the loss cannot be clearly identified, i.e. where you are unable to confirm the time and place of the loss.
- Any claim involving theft unless reported to the appropriate local Police authorities and the Network (if applicable) within 24 hours of discovering the incident.
- Theft of the gadget from the person unless force, threat of violence or pickpocket is used.
- Any loss, theft or accidental damage of the gadget left as checked in baggage.
- Theft of the gadget from an unoccupied premise, unless there is evidence of violent and forcible entry to the premises.
- Loss, theft or accidental damage to the gadget whilst in the possession of anyone else.
- Repair or other costs for repairs carried out by anyone not authorised by us.

What is not covered under Section F – Personal money, passport and documents

- Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions.

What is not covered under Section G – Personal liability

- Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.

What is not covered under Section H – Delayed departure

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.
- Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any travel and accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements within 24 hours of the scheduled time of departure.

What is not covered under Section I – Holiday Abandonment

- Please refer to the general exclusions shown in your policy wording.

What is not covered under [Section J – Missed departure](#)

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Your failure to arrive at the departure point in time to board any connecting public transport after your departure on the initial international outbound and return legs of the trip.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds (except under subsection 1. of What is covered – shown in your policy wording.)

What is not covered under [Section K – Pet Care](#)

- Any kennel or cattery fees you pay outside your home country as a result of quarantine regulations
- Any loss or expenses directly or indirectly caused by:
 - a) Any fees, if your pet's stay does not exceed the pre-booked period of accommodation in the kennel or cattery;
 - b) Any fees which did not form part of the original pre-booked duration for your pet

What is not covered under [Section L – Legal expenses and assistance](#)

- Cover is only available if a claim is more likely than not to be successful and if any judgement is more likely than not to be enforced. See the Prospects of success heading under this section of the policy wording for more information.
- Legal costs and expenses incurred prior to our written acceptance of the case.

What is not covered under [Section M1 – Hijacking](#)

- Any claim relating to payment of ransom monies.
- Any claim arising out of any act(s) by **you** which would be considered an offence by a court of the United Kingdom if they had been committed in the United Kingdom.

What is not covered under [Section M2 – Mugging](#)

- Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the bodily injury which necessitated your admittance into hospital.
- Hospitalisation relating to any form of treatment or surgery which in the opinion of the Emergency Medical Assistance Service or us (based on information provided by medical practitioner in attendance), be delayed reasonably until your return to your home area.
- Any additional period of hospitalisation relating to treatment or services provided by a nursing home or any rehabilitation centre.

What is not covered under [Section N1 – Scheduled Airline Failure Insurance](#)

Scheduled flights not booked within your home country prior to departure.

- Any costs resulting from the insolvency of:
 - a) Any scheduled airline which is insolvent or in respect of which any prospect of insolvency is known at the date of your application under this policy;
 - b) Any scheduled airline that is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
 - c) Any scheduled airline in Chapter 11, its equivalent or any threat of insolvency being known as at the date of your application under this policy.
- The financial failure of any travel agent, tour organiser, booking agent or consolidator with whom you have booked a scheduled flight.
- Any loss for which a third party is liable or which can be recovered by other legal means.
- Any losses which are not directly associated with the incident that caused you to claim. For example, loss due to being unable to reach a pre-booked hotel, villa, car hire or cruise following the financial failure of an airline.

What is not covered under [Sections O, P, Q, R, S & T – Winter sports](#)

- Ski equipment contained in or stolen from an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the [Definitions](#) in the policy wording.
- A deduction for wear, tear and depreciation will be made on ski equipment – see table in [Section M – ski equipment](#).

What is not covered under [Section U – Natural Catastrophe cover](#)

- Costs which are recoverable from another source.
- Any expenses met by the airline under Regulation 261/2004.

What is not covered under [Section V – Golf cover](#)

- Redundancy caused by misconduct, resignation, voluntary redundancy, entering into a compromise agreement, or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.
- Golf equipment contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the [Definitions](#) in the policy wording.

What is not covered under [Section W – Wedding/Civil partnership cover](#)

- Valuables, bank notes and currency notes left unattended unless in a hotel safe, safety deposit box or in your locked accommodation.
- Loss, theft or damage to gadgets. Claims for gadgets should be made under section E1– Gadget Cover or section E2 – Gadget Cover extension.
- Baggage contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the [Definitions](#) in the policy wording.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment, golf equipment and other items are excluded - see your policy wording for the full list.
- Business goods, samples or tools used in connection with your occupation.

What is not covered under [Section X – Cruise cover](#)

- Valuables left unattended at any time unless in a hotel or ship's safe, safety deposit box or in your locked cabin or other accommodation.
- Loss, theft or damage to gadgets. Claims for gadgets should be made under section E1 Gadget Cover.
- Baggage contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the [Definitions](#) in the policy wording.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment, golf equipment and other items are excluded - see your policy wording for the full list.
- Business goods, samples or tools used in connection with your occupation.
- Confinement or compulsory quarantine as a result of a tropical disease where you have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.

Duration

Annual multi trip

This provides you with cover to travel as many times as you like within the selected geographical area during the period of insurance as detailed in your policy certificate and schedule provided no single trip lasts longer than 31 days.

If you have purchased a Winter Sports Annual Multi-trip policy, cover is also provided for up to 21 days in total for winter sports within the period of insurance.

Single trip

This provides you with cover to travel on a one off trip starting and ending in the UK and is available for the following durations:

For travellers under the age of 61 cover is available for trips up to 62 days in Europe and 31 days in all other territories.

For travellers aged 61 up to 74 years old inclusive cover is available for up to 31 days for all territories.

Please note: You should check your policy certificate and schedule to confirm what dates you are covered to travel.

Cancellation period

You may cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may do so for a full refund providing you have not travelled and no claim has been made. If you cancel after the first 14 days of receipt of the documents, no premium refund will be made. To cancel your policy and/or any additional add-ons please contact:

Legal & General Travel Insurance Services,
1st Floor Maitland House,
Warrior Square,
Southend-on-Sea,
Essex,
SS1 2JY
Tel: 0370 060 0344
E-mail: legalandgeneral@hoodtravel.co.uk

See [General conditions applicable to the whole policy](#) in the policy wording for full details.

Claim notification

To make a claim under all sections (except Section E1 and E2 Gadget cover) please contact:

Claims Settlement Agencies
308-314 London Road
Hadleigh
Benfleet
Essex
SS7 2DD
Tel: 0370 0600345
www.submitclaim.co.uk/LG

To make an Emergency medical assistance claim whilst you are abroad please contact:

Healix International Emergency Medical Assistance Service
+44 (0)203 823 1431 from anywhere in the world Available to you 24 hours a day, 365 days a year.

To make an Emergency medical assistance claim whilst you are in North America please contact:

866-968-4668 (this is toll free number) Available to you 24 hours a day, 365 days a year

How to make a claim relevant to all other sections of the policy:

To make a claim for Section E1 and E2 Gadget cover please contact the claims administrator on 0330 880 1752 (local rate call) within 2 working days of discovering the incident (or in the event of an incident occurring outside of the United Kingdom, within 2 working days of returning to the United Kingdom).

Alternatively please see page 39 of your policy wording where details of how to make a claim under this section can be found.

Making a complaint

If your complaint relates to a claim on your policy, you should contact the department dealing with your claim. Full details of addresses and contact numbers can be found within the [Making a complaint](#) section of the policy wording.

If your complaint relates to your policy please contact:

Legal & General Travel Complaints Team
1st Floor Maitland House,
Warrior Square,
Southend-on-Sea,
Essex,
SS1 2JY
Tel: 0370 060 0344
E-mail: legalandgeneral@hoodtravel.co.uk

If we are unable to resolve your complaint, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman Service will not affect your right to take legal action.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Customers with Visual Impairment

This policy and other associated documents are also available in large print, audio and Braille. If you require any of these formats, in the first instance, please contact:

Legal & General Travel Insurance
1st Floor Maitland House, Warrior
Square,
Southend-on-Sea,
Essex,
SS1 2JY
Phone: 0370 0600 344
E-mail: legalandgeneral@hoodtravel.co.uk



USEFUL PHONE NUMBERS.

GENERAL ENQUIRIES

0370 0600 344

MAKE A CLAIM

0370 0600 345

EMERGENCY MEDICAL CLAIMS

+44(0)203 823 1431

We may record and monitor calls. Call charges will vary.



www.legalandgeneral.com

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