



Travel Insurance Policy Summary for members of Lancashire Police Federation

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document and schedule carefully when you receive it.

Name of the Insurer:

Aviva Insurance Limited

Type of Insurance and Cover

This travel insurance policy covers you and your spouse or permanent partner if you are both under 70 at the date the trip commences.

It also includes all dependant children who are under 21 (at the date the trip commences) and in full-time education but only when travelling with the member or their partner.

Key Covers, Features and Exclusions

Your policy includes the following key covers, features and exclusions, which are detailed in your policy documentation.

<p>IMPORTANT: Health warranty</p> <p>At the time of taking out this policy and renewing this policy, or when booking a trip, you must guarantee that:</p> <ol style="list-style-type: none"> 1. You have told the Insurer if you have received advice medication or treatment for any chronic or recurring illness or injury over the last 12 months 2. You have told us if you are under investigation or awaiting results of investigation for any medical condition 3. You have told us if you are on a hospital waiting list 4. You have told us if any close relative, business associate or any person on whom your trip depends has a serious, chronic, or recurring illness or injury 5. You have told us if you are travelling against your doctor's advice or you have a terminal illness. <p>You must also tell us if between booking a trip and the departure date you or anyone else on whom the trip depends receives medical advice regarding any serious illness or injury</p>
--

<p>Hazardous Activities</p> <p>A full list of activities which are automatically covered appears in the policy booklet. If an activity you are taking part in is not included in this list it is not covered. Please contact Police Mutual if you need cover for any sport or activity that is not mentioned in the policy.</p>
--

<p>General Exclusions</p> <p>Please refer to General Exclusions section in policy booklet</p> <ul style="list-style-type: none"> • War and similar risks • Terrorism which directly or indirectly utilises nuclear, chemical, biological or radiological means • Anxiety, depression or any psychotic illness diagnosed before the trip was booked • Any claim occurring in respect of any trip commencing after the Insured Person's 70th birthday • Professional or organised sports, mountaineering, racing and speed or endurance tests, ski jumping or using bobsleighs skeletons or mono ski boards • Consequential loss of any kind

Cover, Features and Benefits	Exceptions or Limitations
<p>Personal Accident</p> <ul style="list-style-type: none"> • Accidental death • Loss of sight and/or limbs • Permanent total disablement 	<p>Please refer to Personal Accident section of the policy booklet</p> <ul style="list-style-type: none"> • Any sickness disease or medical condition

<p>Medical Expenses and Emergency Travel Expenses (indemnity cover)</p> <ul style="list-style-type: none"> • Medical Expenses incurred outside the UK up to £5,000,000 • Emergency Medical Assistance 	<p>Please refer to the Medical Expenses section of the policy booklet</p> <ul style="list-style-type: none"> • The first £35 of each and every claim for each Insured Person • Any pre-existing condition • Suicide or being under the influence of drink or drugs • If you have been diagnosed as suffering from anxiety depression stress or any psychotic mental illness before the trip was booked • Travelling against the advice of a registered medical practitioner • Any tropical disease where you had not (unless your doctor advised otherwise) had the recommended inoculations or recommended treatment • Any treatment which the Medical Assistance Company do not think is medically necessary
<p>Baggage and/or Personal Belongings</p> <ul style="list-style-type: none"> • Indemnity up to £1,500 • Maximum £300 any one item • Delayed baggage cover up to £100 	<p>Please refer to the Baggage section of the policy booklet</p> <ul style="list-style-type: none"> • The first £35 of each and every claim for each Insured Person • All valuables for example, jewellery, computer games (including hand held games), camcorders and photographic equipment, mobile phones, audio equipment (including MP3 players) spectacles and sunglasses • Losses where you do not get a written police report within 24 hours of discovering the loss or theft • If you do not take reasonable care to make sure your property is safe and supervised • Losses from vehicles between 9pm and 9am • Losses from unattended vehicles unless hidden from view and there is evidence of a break in
<p>Money</p> <ul style="list-style-type: none"> • Indemnity up to £500 or £50 if under age 16 • Maximum cash limit £250 	<p>Please refer to the Money section of the policy booklet</p> <ul style="list-style-type: none"> • The first £35 of each and every claim for each Insured Person • Loss which is not reported to the local police or appropriate authorities within 24 hours of its discovery and a written report obtained (in the case of an airline the Insured Person will need to obtain a property irregularity report) • If you do not take care to ensure your money is safe
<p>Cancelling or cutting short your trip</p> <ul style="list-style-type: none"> • Reimbursement for all non-recoverable deposits, advance payments and other charges paid or due to be paid for travel and/or accommodation up to £3,000 	<p>Please refer to the Cancellation section of the policy booklet</p> <ul style="list-style-type: none"> • The first £35 of each and every claim for each Insured Person • Any pre-existing condition • If you have been diagnosed as suffering from anxiety depression stress or any psychotic mental illness before the trip was booked • Travel against the medical advice of a registered practitioner • A trip which you knew might be cancelled at the time of booking • Additional costs which Cega Assistance have not agreed to if you return home earlier than planned
<p>Travel Delay or Abandonment</p> <ul style="list-style-type: none"> • £60 for the first complete 12 hours delay • Up to £3000 for if you abandon your trip after 48 hours delay 	<p>Please refer to the Travel Delay section of the policy booklet</p> <ul style="list-style-type: none"> • Withdrawal from service temporarily or otherwise of any aircraft or sea vessel on the orders or recommendation of the manufacturer, the CAA, a port or any other similar body in any country • Strikes or industrial action which were in existence at or had been announced at the time you booked your trip • The first £35 for each person in respect of Abandonment

<p>Missed departure Up to £500 if:</p> <ul style="list-style-type: none"> • The car you are traveling in breaks down or is involved in an accident • The public transport you are using is delayed 	<p>Please refer to the Missed Departure section of the policy booklet</p> <ul style="list-style-type: none"> • If you have not allowed enough time for your journey • The first £35 for each person • If the vehicle you are travelling in has not been properly serviced • If your car is delayed in a traffic jam or road block • If you are not travelling to the departure point when the delay takes place
<p>Personal Liability</p> <ul style="list-style-type: none"> • Legal Liability for costs and expenses as a result of accidental death or bodily injury to any other person or accidental loss or damage to material property of any other person 	<p>Please refer to the Personal Liability section of the policy booklet</p> <ul style="list-style-type: none"> • Any liability in respect of accidental death or bodily injury sustained by any member of the Insured Person's family or any person who is under a contract of service with You and which arises out of and in the course of their employment by You or liability arising in connection with any business profession or occupation

General Information

Cancellation Rights

You can cancel the policy within 14 days of receiving it, and provided you have not started a trip or intend to make a claim, we will refund the premium. After this time you have no rights of cancellation.

How to Claim

In the event of a medical emergency while overseas, or you need to return home early please call Cega Assistance +44 1243 621568.

For other claims please call Police Mutual on 0151 242 7648.

Always quote policy number **24157603 ECA** when calling.

Complaints

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy about this, we would like to hear from you.

In the first instance, please contact Police Mutual. Full details of our complaints procedure will be set out in your policy document.

We are a member of the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. The Financial Ombudsman Service is available to individuals, certain small businesses, charities and trusts.

Financial Services Compensation Scheme

We are covered by the Financial Service Compensation Scheme (FSCS). If we can not meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.

Aviva Insurance Limited

Registered in Scotland No.2116.

Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.