

Our Guide to Travel Insurance

Booking a holiday is an exciting time for any traveller, but it's easy to forget the importance of arranging travel insurance. In fact, your travel policy should be arranged straight away after booking a holiday. Even if your trip is months away, there are many things that could result in cancellation of your plans before departure. In today's age, where many of us arrange and pay for our entire trip up front, travel insurance provides valuable protection should the worst happen.

Most travel insurance policies will have four core sections:

1. Medical Expenses and Personal Accident

This is perhaps the most important section and will pay for emergency medical and emergency dental expenses incurred when you are abroad, with cash benefits for death, loss or one of more limbs or loss of sight and permanent total disablement.

In certain countries, particularly the USA, the cost of medical expenses can be frightening. Should you need treatment on holiday, travel insurance will have been a worthwhile investment. It's important to inform your insurers of pre-existing medical conditions. Failure to do so could result in a claim being turned down. It's easier than you think to get cover for medical conditions, so just let us know when we're providing you with a quote.

2. Cancellation

Any claims for cancellation of your holiday must be accompanied by a valid reason. You can't claim for cancellation because you changed your mind, but you can claim if the cancellation was due to illness or injury of you or anyone on whom the trip depends. Cover extends to include close family members who aren't travelling but it's important to note that if that person was already ill or had a terminal diagnosis at the time of booking, your insurers are likely to turn down the claim. If this is the case, speak to us at the quotation stage to ensure we obtain the best cover for your circumstances.

3. Baggage and Personal Belongings

If your policy includes this section, there will be varying limits for things like loss of baggage, valuables, money and passports. In the event of loss or theft of personal items, it's very important for you to report the incident to the local police or the airline, if the items were in transit (usually this must be done within 24 hours).

4. Personal Liability

If you cause injury to another or damage to their property you could be personally liable. Such claims could, potentially, be very costly as they may involve legal costs. Your policy will cover you up to a limit (usually £2,000,000) when you become liable to pay compensation.

If you plan to take part in sporting activities whilst on holiday, you should declare these. Many sports are included as standard, but some higher risk sports will need to be referred to the insurers. Cover is widely available for winter sports and golfing but this cover generally doesn't come as standard so, again, you will need to tell us about this at the quotation stage.

Frequently Asked Questions

Do I need Insurance if I have a European Health Insurance Card (EHIC)?

The EHIC is really important to have if you're travelling within the European Economic Area (EEA). It entitles you to the same level of healthcare as the citizens of the country you're travelling to. It will also allow treatment for any pre-existing medical conditions that you may have.

You should ensure that everyone travelling has a card. You can apply for one [here](#). Beware of websites wishing to charge a fee for issuing the card. The card is completely free, when issued by the NHS.

It's not a substitute for travel insurance, though. Not only will it not provide any healthcare not normally provided by the member state, it will not cover the cost of rescue or repatriation.

The EHIC card won't cover you for any cancellation, delay or baggage claims, nor will it provide cover for your personal liabilities.

Do I need insurance if I'm travelling within the UK?

Whilst you have the benefit of free NHS treatment if you are travelling within the United Kingdom, there are other benefits to be had from having travel insurance. Cancellation and loss of baggage cover are valuable, particularly as The Hotel Proprietors Act of 1956 limits claims for theft from your hotel room to just £50 per item or £100 in total. This amount hasn't changed since 1956 and is unlikely to cover the value of your belongings. Although it's advisable to have travel insurance for UK travel, it's important to note that most policies will generally only cover you if you've booked a minimum of 2 nights' accommodation in a hotel, B&B, hostel etc.

What if I'm going on a sporting holiday?

Most travel policies will allow you to partake recreationally in low risk sports. It is your responsibility to ensure that you use the appropriate recommended safety equipment. You won't be covered if you're racing or taking part professionally. For winter sports, cover is usually available but an additional premium will be charged. If you have any activities planned, let us know and we'll talk you through your options.

What are "Pre-Existing Medical Conditions" and why are they excluded?

Pre-existing conditions are conditions or illnesses that existed before you took out insurance. Because insurance is designed to protect you against unforeseeable or fortuitous events, most insurance policies will exclude these. There are, however, insurers who specialise in providing cover for people with medical conditions. Cover isn't always as expensive as you might think, so it's worth getting a quotation. We promise you the utmost discretion when discussing your medical history.

What are Policy Extensions?

Most insurance policies have little extensions that insurers include for free. They usually cover eventualities that you wouldn't even think about but when needed, they are extremely useful. Some of these extensions include:

- Delayed departure – if the public transport you've booked it delayed for more than 5 hours (this time limit may vary) you will receive compensation. The maximum limit you can claim is usually £250.

- Funeral Expenses – this allows burial abroad or the cost of returning your body home. Again, financial limits apply.
- Extended kennel or cattery fees – with this extension, you can claim a limited amount if your flight is delayed.

What do I do if I need to claim?

Each policy will have a section relating to claims (usually called ‘Claims Conditions’) and these conditions must be followed exactly if your claim is to be paid. It’s best to familiarise yourself with the procedures you must follow in the event of an accident or incident before you travel. You will need to keep documentation relating to anything you wish to claim for and insurers will often ask for proof of purchase or ownership if the claim is for loss or theft of possessions. For claims like this, it’s always important to notify the local police and obtain an incident report from them. Your policy document will include a phone number which you must use to contact the insurers as soon as possible after any event which might lead to a claim.

What isn’t covered?

As with every insurance policy, there are things that aren’t covered. We can’t list every exclusion here, so you should always check your policy carefully. Some examples of exclusions you might expect to find on a travel policy are:

- **Pre-existing medical conditions** are excluded as standard, however we can often arrange for them to be included. By answering a few health questions, you may be able to obtain cover. We will always treat the information you give us in confidence and with the utmost respect.
- **War, civil commotion and terrorism**
- **Professional entertaining or professional sports**
- **Winter sports and certain other sports, including amateur racing.** Always tell us if you’re partaking in sporting activities. We can arrange cover for winter sports and insurers will often include cover for other sports.
- **Manual work** – depending on the insurer, clerical work may be allowed. Manual work, however, is not covered. If you are intending to work on your holiday, it’s important to let us know.
- **Alcohol abuse** – your insurers don’t want to stop you enjoying your holiday but if you’ve consumed enough alcohol so seriously affect your judgement, they won’t pay any claims.
- **The excess.** This is the amount that you must pay in respect of any claim. It’s usually £50, although it can differ from policy to policy.
- **Normal pregnancy treatment.** The Medical Expenses section of the policy will cover any emergency treatment required if you travel during pregnancy. Routine checks aren’t covered. Always check with your doctor or midwife before travelling as they may recommend that you travel with your notes. Some policies may exclude cover if you’re travelling after a certain gestation and some airlines may restrict your travel, so it’s best to check before you book your travel.
- **Unattended possessions.** You won’t be covered for theft of unattended property unless it’s in a locked hotel safe, safety deposit box or inside your locked accommodation. There may be restrictions on leaving possessions in locked vehicles. Some policies exclude property that’s kept in a vehicle overnight and most only cover property that’s hidden from view in the glove compartment or boot of a locked vehicle.