



#InsureWisely

Insure yourself wisely: check before you travel

The summer holiday period is coming. When planning your holiday, take a moment to check that you have adequate insurance cover. Here are five tips that will help you to travel safe in the knowledge that you have access to assistance in case you need it.

Choose the policy that's right for you



It is worth taking the time to do a little research before your trip to find the travel insurance policy that best suits your needs.

What should you consider?

- Is it better to take an individual policy or one that covers the entire family?
- Are you planning a single trip or would an annual policy be more appropriate?
- Where are you planning to travel? Are you protected in all the countries you will visit? A different policy may be necessary when travelling outside the EU, for example.

Be sure to also check what may already be covered under your existing insurance policies (eg, home, motor, health) to avoid unnecessary overlaps.

Check your coverage



Be sure you understand the terms and conditions of your insurance before you travel. This means paying particular attention to any excess or exclusions that apply to your policy.

If you are planning an active holiday, ensure you are covered for those sports or activities.

Be safe



When you are on holiday, take all the necessary precautions for your own health and safety. Make sure your personal possessions are kept in a safe.

It is also worth making copies of all your travel documents, including your passport, visa and ID card, which will make it easier to get replacements if they are lost or stolen.

Health insurance



Don't forget to apply for the European Health Insurance Card (EHIC) if your trip is within the European Economic Area (EU member states, Iceland, Liechtenstein and Norway) or Switzerland. The card entitles you to free access to public healthcare. Bear in mind, though, that the EHIC does not cover the costs of all medical treatment (eg the costs of repatriation), so it should not be seen as a substitute for a private insurance policy.

Make sure that you are well-covered for any trips outside of Europe, as the costs of medical treatment in some countries, such as the USA, can be significantly higher than in your own country.

Making a claim



If regrettably you experience an unexpected event during your holiday, make sure you carry out all the relevant formalities, eg reporting a crime to the police, filing a luggage complaint with the airline, etc.

Ensure that you have your insurer's contact details with you, in case you need assistance or to make a claim.

