



Travel Insurance

Travel insurance provides protection against the impact of something going wrong when you are on holiday or travelling. Travel insurance is offered by a range of different providers including many airlines. Shop around for the product that best covers your specific needs.

Features you should look for when choosing a policy:

- Missed flight departures / connections;
- Cancellation or restriction of your holiday caused by an unexpected event, e.g. illness;
- Illness, injury or death while you are away;
- Repatriation (getting you back home);
- Loss, theft or damage to your belongings or luggage (many policies will not cover items lost from check-in luggage);
- Liability for accidents to others;
- If the airline goes out of business (often known as Scheduled Airline Failure Insurance);
- Natural disasters, natural events e.g. volcanic ash cloud and severe weather;
- Political instability; and
- Security risks.

If you plan to fly from an airport in the Republic of Ireland check with your insurance provider that your policy covers you for delayed or missed departures from these airports.





The Consumer Council

Exclusions

It is also important to know what the policy doesn't cover. Some common exclusions are:

- Travel disruption caused by natural disaster, volcanic ash, civil unrest or terrorism may not be included;
- Claims for a pre-existing medical condition or illness at the time of taking out your policy that has not been declared;
- Alcohol and drug related incidents; and
- Missing valuables from check-in luggage;

EHIC and travel insurance

If you are travelling to Europe, it is vital that you have both a European Health Insurance Card (EHIC) and travel insurance. The EHIC is available, free of charge, to all UK residents and allows travellers to receive treatment from public hospitals in all European Economic Area countries. However there are many things that are not covered by the EHIC such as:

- getting you back to the UK (repatriation);
- private medical treatment; and
- dental treatment in some countries

How do I get an EHIC?

You can apply online at www.ehic.org.uk

Your card will normally arrive within seven days. You can also apply by phone on 0300 3301350 or by post using an application form available www.ehic.org.uk.





The Consumer Council



Already Covered?

Some people already have travel insurance with their bank account or home insurance. If you have existing cover, check to see if it is sufficient for the holiday or journey you are planning to take.

Complaints about Travel Insurance

If you are unhappy with any aspect of your travel insurance you should complain to the company who sold you the policy. The company has eight weeks in which to address your complaint.

If the company does not respond or you are unhappy with their response, you can raise your complaint with the Financial Ombudsman Service (FOS). More information on how to complain is available on its website www.financial-ombudsman.org.uk

You can also contact the FOS on 0300 123 9 123 or 0800 023 4567 or by e-mail complaint.info@financial-ombudsman.org.uk

Complaints about Air or Sea Travel

If you have an unresolved air or sea travel complaint contact the Consumer Council on 0800 121 6022 or e-mail contact@consumercouncil.org.uk

