

Plan for happy holidaying in 2009

Good advice on taking out holiday insurance

As the new year begins, planning a holiday for the year ahead may be a welcome distraction from the cold weather. Whether you are thinking about a long-awaited luxury break or a few days' stay in a caravan, the Financial Ombudsman Service hopes your holiday is – like the vast majority taken every year – problem free.

Ensuring you're covered by travel insurance can help give you peace of mind. It can provide cover for a wide range of risks – subject to certain limits and exclusions. Sold either as a single-trip policy or on an annual multi-trip basis, travel insurance policies vary significantly, in terms of both price and scope of cover. So it's worth checking that your policy meets your needs rather than automatically going for whatever policy is cheapest.

An annual travel insurance policy can

be the most cost-effective option for frequent travellers. However, make sure the policy covers your requirements for each of the holidays you intend to take – especially if you book a more unusual or activity-based trip. It's also a good idea to have the policy in place from the time you book the holiday – an important part of travel insurance is the cover it provides in the lead-up to going away.

Travel disputes referred to the Financial Ombudsman Service often centre on whether a particular event is covered by the policy and whether relevant information had been 'disclosed' to the insurer. When you purchase your policy, try to answer the insurer's questions in as much detail as you can. If you aren't sure what the policy will cover you for – or have any concerns before you book your holiday or travel – speak to the insurer and ask them to explain

In the unlikely event that you do have to make a claim – you should find your insurer deals with matters swiftly and efficiently. But if things don't go smoothly and you're unhappy with the way your insurer has handled things, the Financial Ombudsman Service may be able to help. Set up by law, it provides a free service and has official powers to settle complaints about a wide range of financial matters.



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