

As summer starts you might be thinking about taking a bit of time out to relax and enjoy yourself. Whether you're going abroad or taking a 'staycation', having travel insurance in place can remove some of the worry if something does go wrong. The Financial Ombudsman Service – the free service set up to sort out problems between consumers and financial businesses – resolved around 2,500 complaints about travel insurance last year.

Retirement today spoke to the ombudsman for some top tips to ensure you have a hassle free holiday.

Holidays without the hassle



- To insure or not to insure:** When you're planning your big getaway, travel insurance may not seem that important. Tempting as it may be to make savings where you can, a good insurance policy can help you out if things go wrong. Bear in mind that travel policies can vary considerably, so check your cover.
 - What the EHIC is that?** The European Health Insurance Card (EHIC) gives you the right to healthcare in many European countries if you're on a temporary visit there. It's a good idea to get a card, which is free and available through the NHS. But remember – while the EHIC will entitle you to some free or reduced price care, it won't cover everything and is not an alternative to insurance.
 - Keep covered with credit:** If you're paying for your holiday – or making some holiday purchases – with a credit card, you could be protected legally by something called section 75 of the Consumer Credit Act. Section 75 only applies under certain circumstances, but if you don't receive the goods you paid for or what you purchased isn't of the required standard, you may be able to get your money back from your credit provider.
 - Caravan:** If you own or plan to purchase a caravan make sure you have appropriate insurance in place to cover it – and if you're towing a caravan your motor insurance allows for this. If you have a static caravan there may be security features required by your insurer, so make sure you read the policy carefully and keep the documents in a safe place.
 - Protect yourself before you go:** If you manage to snap up a last minute deal and you're taking out insurance, ask your insurer when the cover starts. Last year many of the travel insurance complaints the ombudsman saw came from consumers who had taken out cover to start on the 1st day of their holiday – which meant they didn't have cancellation cover for the period before.
 - Have a back up plan:** Whether you're staying at home or going abroad, it pays to have more than one source of money available. From lost wallets, to problems with plastic cards, it's a good idea to have back up funds, should something go wrong. If you're going abroad, and are planning on using your card let your bank know in advance. And it's worth keeping a record of their international phone number, just in case.
 - Don't forget to get in touch:** If you do encounter a problem while on holiday, make sure you let your insurance company know as soon as you can. You may be required to make a police report in the country you're in, or obtain other documents, so keep a copy of your policy handy so you know what you need to make a claim if something goes wrong.
- Wherever you choose to escape to this summer, we hope you have a trouble-free trip. If you have a problem, let the financial business know – they should be able to sort things out for you. But if you're still unhappy, the financial ombudsman may be able to help.



You can contact the ombudsman service on 0300 123 9 123 or <http://www.financial-ombudsman.org.uk>