

planning a holiday? here's 5 things to remember...

1



buy the right cover for you

Don't just look at the price of travel insurance. Make sure you buy cover that has all the protection you'll need – such as covering any activities you might be doing, or any medical conditions you have. If you don't, and something goes wrong, you might end up having to shoulder the cost. The Foreign & Commonwealth Office has some helpful advice about choosing the right cover here:

www.gov.uk/guidance/foreign-travel-insurance

2



don't leave it too late

It's best to book your travel insurance policy at the same time as you book your holiday – so you've got a policy in place in case your circumstances change and you need to cancel your trip.

3



don't pay the price for drinking too much

Alcohol exclusions are a common feature of travel insurance. You're not expected to avoid alcohol completely – but bear in mind your claim may be turned down if it's linked to drinking excessively.

4



check it's safe to travel

The FCO gives official advice about whether it's safe to travel in different countries and regions. And check what your travel insurance says about things like natural disasters and unrest.

5



keep your insurer in the loop

Make sure to always carry your insurer's contact details with you. If something goes wrong, contact your insurer as soon as possible – they should be able to tell you what's covered and advise you what to do next. If you go ahead without checking first, you might end up having to pay out yourself.



Financial
Ombudsman
Service