

End OF Term

WIN

A year in
Australia!!

FREE Flights,
digs & all!

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APPRENTICESHIPS

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FESTIVAL MANIA

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THE DYKEENIES

CAREERS IN:

**MATHEMATICS & PHYSICS,
JOURNALISM, VIDEO
PRODUCTION...**

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**EXCLUSIVE INTERVIEW
WITH EWAN MCGREGOR**

PLUS: MICHELLE MONE INTERVIEW,
YOUR REVIEWS, 2009 FESTIVAL
GUIDE, COMPETITIONS AND MUCH
MORE...



Financial
Ombudsman
Service

Better SAFE than SORRY!

Planning a gap year? Dull though it might sound, don't forget to organise insurance!

WATCH OUT!

Paul Neal thought he had found a new friend when he got into a conversation with the person next to him on the subway in New York, until he looked down to discover that his rucksack – and £2,000 of personal possessions – had been pinched.

His insurance company said he had left the bag "unattended" and wouldn't pay out, but when Paul asked the ombudsman for help they disagreed. They said that, as the bag was next to him when it was taken, it was not "unattended". The ombudsman told the insurance company to pay Paul's claim in full.

TOP TIPS FOR MAKING COMPLAINTS

- What's the problem? Be clear about that in your own mind.
- Stay calm – even if you're upset. This helps you to get across your points clearly.
- Write or phone? Always have the relevant policy or account numbers to hand, and keep a note of the date, time and name of anyone you speak/write to.
- Keep it brief. Tell the firm what you are not happy about and how you would like them to put things right.
- Take it Higher. Financial firms have eight weeks to try and resolve official complaints, after which you can go to the Financial Ombudsman Service.

Many students decide to take a gap-year to explore the world – but whether you plan to hike across South America or help build a school in Malawi, knowing that you have travel insurance in place can make your trip much less stressful.

Okay, so taking out insurance might seem boring when you're planning the trip of a lifetime – and if you are working to a tight budget, it's tempting to make savings where you can. But, when you're far away from home, a good insurance policy can help you out if things go wrong.

TRAVEL INSURANCE – BEFORE YOU BUY CHECKLIST

Find a policy that works for you – remember, cheaper isn't necessarily better.

Make sure the policy covers you for:

- The number of days you are away
- The countries you are travelling to
- The period before you travel (in case something happens and you can't go)

- Any adventure sports, like bungee jumping – especially if you're an adrenaline junkie!

Other things to look out for:

- If you are doing activities like riding mopeds make sure you have the necessary licences and certificates that you need
- Limitations and exclusions on the policy – the insurance company should make it clear if there are significant restrictions on the cover they are providing.
- Excesses (the amount of the claim you need to pay yourself) – these alter from policy to policy.

If you do need to make an insurance claim, you should find that your insurance company is able to deal with things quickly and efficiently. But if things don't go smoothly, and you're unhappy with the way your insurance company has handled things, then the Financial Ombudsman Service may be able to help – and it's free! To find out more about the ombudsman and its work in settling financial complaints, visit www.financial-ombudsman.org.uk