



# TAKE COVER

We all need a change of scenery and an opportunity to relax with the family from time to time – so with summer approaching what better way to do that than by taking a break this year.

**W**hether you plan to go abroad or to take a “staycation” in the UK, taking care of the basics – like travel insurance – can remove the financial worry should something go wrong. The Financial Ombudsman Service – the free service that you can talk to if you’re unhappy with a travel, or any other kind of insurance policy – for some top tips to ensure you’re covered.

## COMPARE COSTS

It’s easy to get swept up in the excitement of booking a holiday and leave the “boring” bits like insurance until the last minute. Taking the time to check and compare prices can stop you paying over the odds for your cover. Comparison sites can be a good starting point, but it’s always best to do a couple of full quotes from the insurer’s website, as the questions they ask may be slightly different.

## GET THE RIGHT COVER

While it can be tempting to pick a policy

based on price it might not necessarily be the best cover for your needs. Make sure that your policy covers your trip and any activities that you plan to do. Remember that the cheapest policy isn’t necessarily the best one for you.

## TELL ME EVERYTHING

It’s important to answer all the insurer’s questions the best that you can. The ombudsman regularly receives complaints from consumers who have had their claims rejected by insurers as they did not disclose important information – for example about a previous illness or injury. If you are not sure exactly what a question is asking you – ring the insurer and double check.

## PRICEY PACKAGE

If you’re going to be carrying valuable items such as jewellery, money or electronic items, make sure you keep them secure. Check the limits that apply under your policy as they can vary. If you have separate insurance for a mobile phone check that the policy covers you

while you are away – and remember to factor in any additional call charges for making or receiving calls or texts while abroad.

## ALL IN HAND

Once you’ve found your perfect policy it’s a good idea to keep a copy of your documents and a list of important numbers when you travel – such as the international helpline for your bank and travel insurer – just in case! While you’re sorting out the formalities remember to let your bank know in advance if you’re planning on using your card abroad. This can help you avoid any difficulties in accessing your money. 

Wherever you chose to escape to this summer, we hope you have a trouble-free trip! However, if you do have a problem the financial ombudsman may be able to help. You can contact the ombudsman service on 0300 123 9 123 or [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).