

Hassle-free holidays

Whether you're planning a UK staycation or a trip abroad to get away from it all, keeping holiday costs down is often a priority. Family Life asked the Financial Ombudsman Service – the free service that was set up to solve problems between consumers and financial businesses – for money-related tips to help ensure a hassle-free holiday.



IS TRAVEL INSURANCE WORTH THE MONEY?

Planning a trip to Europe? Tempting as it is to make savings where you can, a good travel insurance policy can help you out if things go wrong. The European Health Insurance Card provides access to healthcare in many European countries so it's a good idea to get one – but remember, it won't cover you for everything and isn't the same as an insurance policy.

THINGS TO LOOK OUT FOR

- **Travel insurance policies can vary considerably. Find a policy that works for you – remember, cheaper isn't necessarily better.**
- **If you're planning on taking part in any adventure sports, such as bungee jumping or diving, check your policy covers you for it.**
- **If you'll be carrying valuable items check the limits that apply**

under your policy. If you're taking valuables, like jewellery, money or electronic items, make sure you keep them secure. If the hotel has a safe, use it!

- **You might also want to have a policy in place in the lead up to the holiday in case something happens and you're unable to go.**

MONEY MATTERS

● **LAST MINUTE BARGAINS**
If you're tempted by a last minute flight deal online but you've not used the company before, a quick internet search can tell you if other consumers have encountered any problems.

● **KEEP IT COVERED WITH CREDIT**
If you're paying for flights or accommodation it's worth considering paying with a credit card, as there is some legal protection if you don't receive the goods you paid for or what you purchased isn't of the required standard. But be aware

that it only covers you in certain circumstances.

● **DON'T LEAVE IT ALL BEHIND**
If you're lucky enough to be planning an extended trip over the summer holidays, it's worth checking your home insurance policy as there is likely to be a limit on the number of days you can leave your home unattended.

● **HAVE A BACK-UP PLAN**
Let your bank know in advance if you're planning on using your card abroad. It's also a good idea to keep a copy of your insurance policy and a list of important numbers, such as the international helpline for your bank and travel insurer – just in case!

If you do have a problem this summer, the Financial Ombudsman Service may be able to help. Wherever you chose to escape to, we hope you have a trouble-free trip!

You can contact the Financial Ombudsman Service on
0300 123 9 123 www.financial-ombudsman.org.uk

