

Travel Insurance

Did you know that 1 in 4 traveller's holiday abroad without Travel Insurance? (Based on research carried out by ABTA – The Travel Association)

Men are 8% less likely than females to take out insurance and nearly half of 15-24 year olds travel abroad uninsured !!

Generally reasons behind this are because people think insurance is too expensive but if you were to travel without, and things go wrong, the costs to you could be catastrophic:

£35,000 - £45,000 - air ambulance from USA's East coast

£12,000 - £16,000 - air ambulance from the Canary Islands

£15,000 - £20,000 - scheduled flight, stretcher and medical escort from Australia

16% of consumers believe that travel insurance is unnecessary as the UK government will pay for their treatment if they become ill abroad. Generally this is not the case and even if you have a European Health Insurance Card (EHIC) extra cover is still required as this only provides access to basis state medical care and will never cover the costs of repatriation to the UK.

Even if travelling in the UK, insurance may still be required for Cancellation (if the trip incorporates an overnight stay) and Personal Belongings. 65% of those holidaying in Britain travel uninsured as 70% believe that this is more important for holidays abroad.

Various travel insurance policies are available depending on your circumstances and certain insurers will even provide cover for pre existing medical conditions providing that you are not travelling against medical advice.

Types of policies include; single trip, annual cover, winter sports, long stay and hazardous activities.