

Insure your trip for less

Bets Buy insurance for travellers of all ages – plus how to get the cover you need for the cheapest price possible

After the summer we've endured this year, many of you may already be thinking of booking your next holiday.

With the credit squeeze on, you may decide to look for potential savings by booking a shorter break, a UK holiday or waiting for a last-minute bargain.

But you can also make surprisingly large savings by making sure you get the best bargain travel insurance.

Do you need insurance?

In some cases, for example if you're holidaying in the UK, you may not need travel insurance. Home insurance will cover many personal items for loss or damage (if you have the right cover), the NHS will cover health, and car insurance will take care of transport, if you drive.

Cutting the cost

Travel insurance certainly is essential when you go abroad, but shop around for the best deals. We found huge differences between like-for-like policies.

A 50-year-old looking for a single-trip policy covering four days in New York could cost from £10 with Best Buy OUL Direct to £55 with Age Concern.

SAVING The £45 that you save may even be enough to buy a silver pendant from Tiffany & Co in New York.



Gone skiing

If you're planning a daring activity on holiday, make sure you tell your insurer when getting a quote.

If you buy the wrong policy, any claim made could be rejected. Most insurers will have specialist policies, for example covering winter sports. We found impressive savings on these policies, too.

A 25-year-old on a five-day skiing holiday in the Pyrenees, for example, would pay £8 for a single-trip policy with OUL Direct. Halifax charges £49.

SAVING The £41 saved could pay for a decent pair of ski goggles and gloves.

Travelling light

You may be able to tailor Best Buy quotes to your needs and get an even better deal. If you travel light and don't intend to buy expensive gifts while abroad, or if you got a cheap deal on your flight or holiday, it may be worth waiving baggage and/or cancellation cover on the policy.



ONLINE
Which is the best airline to choose for your next trip?

See www.which.co.uk/reviews-ns/best-airlines



For instance, you could get a discount of up to 20% if you exclude cover for baggage on a single trip policy from OUL Direct – an option if you travel light.

Waiving cancellation cover could be worth considering if you're just hopping over the Channel, for instance.

Insurewithease.com gives a 20% discount if you opt out of cancellation cover on a single-trip deal. This could be a choice if you get a cheap last-minute deal to a resort on the Costa Brava.

Waiving cancellation cover is less likely to appeal on more expensive trips, given the cost of flights and accommodation in many far-flung destinations.

If you're travelling in the EU, getting a free European Health Insurance Card will make receiving treatment easier. For more information, visit www.ehic.org.uk or call 0845 606 2030.

ZOOM AND BUST

What protection do you have if the airline you're travelling with goes bust?

When XL (one of our worst airlines in five different categories for customer service in our survey (*Which?*, July 08, p40) Zoom and Silverjet collapsed this year, thousands of holidaymakers were stranded. This was because their travel policies didn't include Scheduled Airline

Failure Insurance, which ensures another carrier will get you home or to your destination if your airline goes bust. Some insurers, such as Swiftcover.com, offer this for an extra premium, but it's usually sold separately. We recommend you pay by credit card so

you qualify for a refund under the Consumer Credit Act. If you've bought a package holiday, check whether your provider is covered by the Air

Travel Organisers' Licensing scheme. This offers alternative flights and refunds if an affiliated airline goes bust. For more details, see p78.



SINGLE-TRIP POLICIES	BEST BUYS			
	7 DAYS EUROPE (£)	15 DAYS EUROPE (£)	24 DAYS WORLDWIDE EXCLUDING US (£)	MAX AGE PREMIUM APPLIES (yrs)
ADULT				
OUL DIRECT.COM	5 ^{a, b}	7 ^{a, b}	17 ^{a, b}	54
INSUREWITHEASE Silver	7 ^a	X	X	59
TRAVEL INSURANCE WEB	8 ^{a, c}	9 ^{a, c}	21 ^{a, c}	49
SWIFTCOVER	X	10 ^a	X	49
1STOP TRAVEL	X	X	22 ^a	65
65 TO 69 YEARS				
INSURE FOR TRAVEL Platinum	13 ^a	14 ^a	33 ^a	74
INSURE FOR ALL	X	18	X	69
EGG	17	19	X	74
1STOP TRAVEL	X	X	45 ^d	69
COLUMBUS DIRECT Classic	17	X	X	69
eTRAVELINSURANCE.CO.UK	X	X	46 ^d	75
70 TO 74 YEARS				
INSURE FOR TRAVEL Platinum	13 ^a	14 ^a	33 ^a	74
EGG	17	19	X	74
eTRAVELINSURANCE.CO.UK	X	24 ^d	46 ^d	75
COLUMBUS DIRECT Classic	19	X	X	75
ADMIRAL	X	X	54	75
75 TO 79 YEARS				
OUL DIRECT.COM (over 65s)	X	X	78 ^a	85
COLUMBUS DIRECT Classic	22	31	X	79
GOLFGUARD	25	30	80	79
AMERICAN EXPRESS Select	X	X	86 ^d	79
INSURE FOR ALL	27	X	X	79
INSURE FOR TRAVEL Platinum	X	32 ^a	X	79
80+ YEARS				
INSURE FOR ALL	27	37	X	84
OUL DIRECT.COM (over 65s)	29 ^a	32 ^a	78 ^a	85 ^e
EGG	34	38	88	85
INTUNE	38 ^d	X	X	no limit
VIRGIN MONEY	X	X	100	no limit
FAMILY				
OUL DIRECT.COM	12 ^a	16 ^a	41 ^a	54
INSUREWITHEASE Silver	15 ^a	X	X	59
PRIMARY DIRECT	X	20 ^d	48 ^d	55
DIRECT TRAVEL	X	21	X	65
TRAVEL INSURANCE WEB	16 ^{a, c}	21 ^{a, c}	46 ^{a, c}	49

^a Online only ^b Higher premium for 55- to 65-year-olds ^c Slightly higher premium for 50- to 84-year-olds ^d Online price. Phone price may be higher

USING THE TABLES

The tables above and right, show Best Buy single-trip and annual insurance policies by destination, length of trip and the age of the traveller. **Europe/Worldwide premium**

Where an insurer is a Best Buy, we give a premium and show the figure in red.

Where this is an X listed in that line of the table, it means that the insurer is not a Best Buy in that category.

OUR RESEARCH

How we choose Best Buys

We've collected more than 3,400 quotes from 90 insurers to find Best Buys. All policies meet our minimum criteria which are: at least £1m worth of medical cover (including air ambulance) in Europe and £2m for the rest of the world, at least £1,500 of cover for baggage or personal belongings, and cover for lost or stolen money, £3,000 for cancellation and curtailment, a minimum of £1m of personal liability cover, a 24-hour emergency helpline you can call for help and cover for legal expenses.

Help is at hand

Changes introduced next year could help resolve insurance problems

From January 2009, travel agents and airlines selling insurance will join insurers in being regulated by the Financial Services Authority. This means unresolved problems can be passed to the Financial Ombudsman Service. Even after January 2009, we'd advocate shopping around, as insurers tend to be cheaper. We also suggest scrutinising travel agent booking forms as some automatically include insurance.



ANNUAL POLICIES	BEST BUYS		
	EUROPE (£)	WORLDWIDE (£)	MAX AGE PREMIUM APPLIES (yrs)
ADULT			
TRAVELINSURANCE WEB	23 ^{a, b}	41 ^{a, b}	49
OUL DIRECT.COM	26 ^{a, c}	34 ^{a, c}	54
SWIFTCOVER	X	40 ^a	49
FAMILYCARE Multi-traveller	27 ^d	41 ^d	64
65 TO 69 YEARS			
NETCOVER DIRECT	52 ^a	62 ^a	69
INSURE FOR TRAVEL Platinum	55 ^a	72 ^a	74
LIVERPOOL VICTORIA	57 ^d	X	69
ACCOMPLISH	X	79 ^a	69
70 TO 74 YEARS			
INSURE FOR TRAVEL Platinum	55 ^a	72 ^a	74
INTUNE	71 ^c	X	74
LIVERPOOL VICTORIA	68 ^d	X	74
GOLFGUARD	X	119	79
THE AA	X	130 ^d	74
75 TO 79 YEARS			
LIVERPOOL VICTORIA	82 ^d	X	79
INTUNE	101 ^d	X	79
GOLFGUARD	99	119	79
BRADFORD & BINGLEY	X	177 ^d	79
THE AA	X	178 ^d	79
80+ YEARS			
INTUNE	107 ^c	341 ^c	no limit
CIS	139	259	no limit
SAGA	231	366	no limit
FAMILY			
OUL DIRECT.COM	43 ^{a, c}	55 ^{a, c}	65
TRAVEL INSURANCE WEB	43 ^{a, b}	64 ^{a, b}	49
SWIFTCOVER	45 ^a	69 ^a	49
365 TRAVEL	X	65 ^a	49

^a Online only ^b Slightly higher premium for 50 to 64-year-old ^c Higher premium for 55- to 65-year-olds ^d Online price. Phone price may be higher

Contacts

1Stop Travel 0844 484 0806
www.1stoptravelinsurance.co.uk
365 Travel 0870 366 7001
www.365travelinsurance.com
Accomplish 020 8540 7062
www.accomplishtravel.co.uk
Admiral 0845 092 0599
www.admiral.com
American Express 0800 028 7573
www.americanexpress.co.uk
Bradford & Bingley 0800 169 4078
www.bradfordandbingley.co.uk
CIS 0845 746 4646
www.co-operativeinsurance.co.uk
Columbus 0800 068 0060
www.columbusdirect.com
Direct Travel 0845 605 2500
www.direct-travel.co.uk
Egg 0845 122 2888; www.egg.com
etravelinsurance.co.uk
0844 482 0824
www.etravelinsurance.co.uk
Familycare 0844 561 1280
www.familycare.uk.com
Golfguard 0800 581801
www.golfguard.com
Insure For All 0845 880 0694
www.insureforall.com
Insure For Travel 0844 980 0271
www.insurefortravel.co.uk
Insurewithease
www.insurewithease.com
Intune 0800 022 3192
www.intunegroup.co.uk
Liverpool Victoria
0845 640 5190 www.lv.com
NetCover Direct
www.netcoverdirect.com
OUL Direct.com www.ouldirect.com
Primary Direct 0844 412 3112
www.primaryinsurance.co.uk
Saga 0800 015 8055 www.saga.co.uk
Swiftcover www.swiftcover.com
The AA 0845 092 0608
www.theaa.com
Travel Insurance Web
www.travelinsuranceweb.com
Virgin 0800 051 7000
www.uk.virginmoney.com