



# Heading for warmer claims

For true peace of mind on a foreign trip, you need the right insurance cover at the right price

If you've ever fallen ill abroad or broken a leg skiing, you'll already know the importance of travel insurance. But which policy is right for you?

It's important you are covered for medical expenses as well as having enough for your baggage and for the cost of the holiday if you cancel. All of our Best Buys offer this essential cover as a set minimum criteria (see 'Our research', below, right).

## HOW TO GET THE RIGHT COVER

■ **Declare any information** Tell your insurer anything that could affect your plans or you may not be covered – for example, if you or any of your party has a pre-existing illness, or if a close relative is seriously ill.

■ **Check cover limits** Make sure the policy will pay out enough to cover your costs if you have to make a claim, as most have limits on what they'll pay. Some policies exclude items such as spectacles.

■ **Watch out for excesses** This is the amount you have to pay when making a claim, usually the first £50 to £100. It's not just how much the excess is but how many excesses the policy applies that can affect how much you get. Some insurers charge excesses for every section of the policy you claim under, such as money, baggage and cancellation.

■ **Read the small print** Make sure you are aware of all the limits. Contact your insurer if you have a specific enquiry.

■ **Check definitions** If a close relative were seriously ill, you'd want to return from holiday quickly. Check your policy, as many insurers exclude anyone but immediate family from their definition.

■ **Get cover for adventure** If you are planning to do any hazardous sports and activities, such as scuba diving or mountain biking, you may need to pay extra for this cover. Check in advance.

## MONEY-SAVING TIPS

### Buying online and annual policies are just two ways to save

■ **Go for an annual policy** if you take more than two or three trips a year.

■ **Buy online**, as many of our Best Buys are available only online.

■ **Don't buy from a travel agent**, as you're likely to pay over the odds.

■ **Check whether you have personal possessions (all risks) cover** on your home insurance policy, as your belongings may already be insured. This could reduce your travel insurance



### The European Health Insurance Card

premium by excluding baggage cover.

■ **Get a European Health Insurance Card (EHIC)**, as it entitles you to some free or low-cost medical cover in many European countries.

Travel insurers may waive the excess (normally £50 to £100) if you use it to get medical treatment. You can get an EHIC at [www.ehic.org.uk](http://www.ehic.org.uk),

by calling 0845 606 2030 or by completing a form available at your local post office. Your card will be delivered within 21 days.

■ **Some current accounts and credit cards** have free travel insurance. Make sure you read the terms and conditions carefully.



## HOW CLOSE ARE RELATIVES?

### Robert Brookes, 50

Robert, from Burnham-on-Crouch, Essex, was forced to cancel his trip to Hong Kong due to the sudden death of his father-in-law. Although he had insurance, his claim was rejected on the basis that claims arising from pre-existing medical conditions affecting close relatives would not be covered. This was despite his father-in-law's GP confirming that he had not been treated for a related condition.

'In my opinion, it's

nonsensical to suggest that someone applying for travel insurance needs to inquire about the medical history of their in-laws, even if they are not travelling with them,' Robert told us.

Robert contacted Which? Legal Service, which felt that his insurer had acted unreasonably and advised him to take the matter to the financial ombudsman, although so far Robert hasn't due to the distress it is causing his wife and family.

## OUR RESEARCH

We collected 2,864 quotes from 90 insurers to bring you our Best Buys. All policies meet our minimum criteria: at least £1 million worth of medical cover (including air ambulance) in Europe and £2 million for the rest of the world, at least £1,500 of cover for baggage or personal belongings, or cover for lost or stolen money, £3,000 for cancellation and curtailment, a minimum of £1 million of personal liability cover, a 24-hour emergency helpline that you can call for advice and help, and cover for legal expenses.

ANNUAL POLICIES	BEST BUYS			
	EUROPE (£)	WORLDWIDE (£)	MAX AGE (yrs)	GOOD FOR PRE-EXISTING CONDITIONS
<b>ADULT</b>				
TRAVELPLAN DIRECT Prime	23 <sup>a</sup>	X	39	✓
TRAVEL INSURANCE WEB	24 <sup>b</sup>	38 <sup>b</sup>	49	
SWIFTCOVER	X	40 <sup>b</sup>	49	
FAMILYCARE	27 <sup>a</sup>	41 <sup>a</sup>	64	
<b>65 TO 69 YEARS</b>				
NETCOVER DIRECT	52 <sup>b</sup>	62 <sup>b</sup>	69	
INSURE FOR TRAVEL Platinum	55 <sup>b</sup>	72 <sup>b</sup>	74	
INTUNE	61 <sup>a</sup>	X	69	✓
NORWICH UNION DIRECT	X	75 <sup>a</sup>	69	
<b>70 TO 74 YEARS</b>				
INSURE FOR TRAVEL Platinum	55 <sup>b</sup>	72 <sup>b</sup>	74	
INTUNE	68 <sup>a</sup>	X	74	✓
INSURE FOR ALL	76	X	74	✓
GOLFGUARD	X	119	79	✓
ESSENTIAL TRAVEL Plus	X	120 <sup>a</sup>	74	
<b>75+ YEARS</b>				
INTUNE	96 <sup>a,c</sup>	X	79	✓
CIS Home Options	99	X	79	
GOLFGUARD	99	119	79	✓
BRADFORD & BINGLEY	X	164 <sup>a</sup>	79	✓
AA	X	188 <sup>a</sup>	79	
<b>FAMILY</b>				
TRAVEL INSURANCE WEB	41 <sup>b</sup>	59 <sup>b</sup>	49	
TRAVELPLAN DIRECT Prime	45 <sup>a</sup>	X	39	✓
SIMPLE	X	68	65	✓
SWIFTCOVER	45 <sup>b</sup>	69 <sup>b</sup>	49	

<sup>a</sup> Online price. Phone price may be higher <sup>b</sup> Online only

<sup>c</sup> Slightly higher premium for 80+ year-olds

## WHAT TO DO WHEN YOU'RE AWAY

### Advice if things go wrong overseas

- If you need non-emergency medical care when you are away, speak to your insurer before getting treatment by calling a special phone number as it also advises where to get treatment. It may refuse to pay for treatment if you don't.
- Take a copy of your policy with you and keep any emergency phone numbers.
- Keep receipts for any items you want to claim for later if your baggage is lost, stolen or delayed.
- If your belongings are lost or stolen, you must

get a police report for your insurer.

■ If you are delayed for longer than 12 hours you can normally get some compensation – typically £20 for the first 12 hours. Ask the airline to confirm the delay in writing and keep any receipts. See [www.which.co.uk/flight-rights](http://www.which.co.uk/flight-rights) for more details.



SINGLE-TRIP POLICIES	BEST BUYS			
	7 DAYS EUROPE (£)	15 DAYS EUROPE (£)	24 DAYS WORLDWIDE EXCLUDING US (£)	MAX AGE (yrs)
<b>ADULT</b>				
TRAVELPLAN DIRECT Prime <sup>a</sup>	6 <sup>b</sup>	8 <sup>b</sup>	19 <sup>b</sup>	39
INSUREWITHEASE.COM Silver	7 <sup>c</sup>	X	X	75
TRAVEL INSURANCE WEB	8 <sup>c</sup>	8 <sup>c</sup>	20 <sup>c</sup>	49
SWIFTCOVER	X	10 <sup>c</sup>	X	49
1STOP TRAVEL	X	X	22 <sup>b</sup>	65
<b>65 TO 69 YEARS</b>				
INSURE FOR TRAVEL Platinum	13 <sup>c</sup>	14 <sup>c</sup>	33 <sup>c</sup>	74
RIAS	X	23 <sup>d</sup>	X	69
EGG	17	19	X	74
1STOP TRAVEL	X	X	45 <sup>c</sup>	69
INSUREWITHEASE.COM Silver	17 <sup>c</sup>	X	X	75
eTRAVELINSURANCE.CO.UK	X	X	46 <sup>b</sup>	75
<b>70 TO 74 YEARS</b>				
INSURE FOR TRAVEL Platinum	13 <sup>c</sup>	14 <sup>c</sup>	33 <sup>c</sup>	74
EGG	17	19	X	74
eTRAVELINSURANCE.CO.UK	X	24 <sup>b</sup>	46 <sup>b</sup>	75
INSUREWITHEASE.COM Silver	17 <sup>c</sup>	X	X	75
ADMIRAL	X	X	54	75
<b>75+ YEARS</b>				
COLUMBUS DIRECT	22	31	X	79
GOLFGUARD <sup>a</sup>	25	30	80	79
AMERICAN EXPRESS <sup>a</sup>	X	X	86 <sup>b</sup>	79
INSURE FOR ALL <sup>a</sup>	27 <sup>d</sup>	36 <sup>d</sup>	X	79
EGG	X	X	88	85
<b>FAMILY</b>				
TRAVELPLAN DIRECT Prime <sup>a</sup>	13 <sup>b</sup>	15 <sup>b</sup>	37 <sup>b</sup>	39
INSUREWITHEASE.COM Silver	15 <sup>c</sup>	22 <sup>c</sup>	X	75
DIRECT TRAVEL	17	21	X	65
ESSENTIAL TRAVEL Plus	X	X	40 <sup>b</sup>	65
TRAVEL INSURANCE WEB	X	X	41 <sup>c</sup>	49

<sup>a</sup> Good for pre-existing conditions (see 'Using the tables', below for more details) <sup>b</sup> Online price. Phone price may be higher <sup>c</sup> Online only <sup>d</sup> Slightly higher premium for 80- to 84-year-olds

### USING THE TABLES

The tables show Best Buy annual and single-trip policies by destination, length of trip and age. For minimum Best Buy criteria, see 'Our research', opposite.

**Europe/worldwide premium** Where an insurer is a Best Buy we give a premium (X means an insurer is not a Best Buy in that category). **Pre-existing conditions** It can be tricky to find cover if you have a pre-existing medical condition or if

you've been ill in the past. Many insurers will either refuse to cover you or will charge you a higher premium.

We phoned all our Best Buy insurers posing as a customer with one of three pre-existing conditions – high blood pressure, a slipped disc and diabetes. A ✓ in the table for annual policies or footnote 'a' in the table for single-trip policies indicates those insurers that did not increase the premium or the excess in all three cases.

## Contacts

### The 1Stop Travel

0844 482 0808  
www.1stoptravel  
insurance.co.uk

### AA 0845 092 0608

www.aatravel insurance.com  
Admiral 0870 243 2431  
www.admiraltravel  
insurance.com

### American Express

0800 700737  
www.americanexpress.co.uk

### Bradford & Bingley

0800 169 4078  
www.bradfordand  
bingley.co.uk

### CIS 0845 746 4646

www.cis.co.uk

### Columbus Direct

0800 068 0060  
www.columbusdirect.com

### Direct Travel 0845 605

2500; www.direct-  
travel.co.uk

### Egg 0845 122 2888

www.egg.com

### Essential Travel

0845 803 5434  
www.essentialtravel.co.uk

### Etravelinsurance.co.uk

0844 482 0824  
www.etravelinsurance.co.uk

### Familycare

0844 5611280  
www.familycare.uk.com

### Golfguard 0800 581 801

www.golfguard.com

### Insure For All

0845 880 0694  
www.insureforall.com

### Insure For Travel

www.insurefortravel.co.uk

### Insurewithease.com

01243 373123  
www.insurewithease.com

### Intune

0800 022 3192  
www.intunegroup.co.uk

### NetCover Direct

www.netcoverdirect.com

### Norwich Union Direct

0800 051 3606  
www.norwich-union.com

### RIAS 0800 068 1655

www.rias.co.uk

### Simple 0844 412 3113

www.simpletravel  
insurance.com

### Swiftcover

www.swiftcover.com

### Travel Insurance Web

www.travelinsuranceweb.com

### Travelplan Direct

0844 412 3109  
www.travelplan  
directinsurance.com

**IF YOU HAVE AN UNRESOLVED COMPLAINT**

### Financial Ombudsman

Service 0845 080 1800  
www.financial-  
ombudsman.org.uk