

# Insure your way around the world

If you're planning a holiday, don't forget to pack the right insurance. Our Best Buys include policies for trips of up to a year as well as for short breaks



## Insurance top tips

### Destinations

Make sure the policy covers all the places you plan to visit. Insurers may refuse cover for countries that the Foreign and Commonwealth Office advises Britons not to visit. Check the latest advice at [www.fco.gov.uk](http://www.fco.gov.uk) or call 0870 606 0290.

### Cover levels

Extended-trip policies tend to have lower belongings cover limits. So put expensive single items, such as cameras, on your home insurance.

### Copy documents

Leave a copy of your travel policy and any other important

documents with someone at home in case you lose them while travelling. If you do need to make a claim while travelling, it might be easier to ask that person to handle it for you.

### Risky trips

If you want to do any hazardous or sporting activities such as mountain biking or jet skiing, check they're covered by your policy.

### Home insurance

If you're away from home for longer than a month, your home insurance may be invalid. You can usually pay an extra premium to cover

your home if it's empty for longer than a month.

### Medical conditions

Tell your insurer of medical conditions, especially if you recently saw a doctor, take medication or are waiting for tests or results. Otherwise, if you need to claim as a direct result of your condition, it may refuse to pay.

### Complaining

If you're unhappy with the outcome of a claim, the Financial Ombudsman Service can help you resolve your dispute with the insurer for free. If it finds the insurer is wrong, it can force it to pay compensation.

Phileas Fogg may have travelled the world without insurance, but you'd be foolhardy to do so these days. If you have an accident on holiday and need to get back to the UK in an emergency, it could cost thousands. An air ambulance from the east coast of the USA to the UK, for example, would cost up to £35,000. Yet, of the 250,000 18- to 24-year-old backpackers leaving the UK over the next six months, one in three will travel without insurance, according to Tom Griffith, founder of Gapyear.com. 'Backpackers spend more time buying a penknife for their trip than they do on insurance. Many aren't aware of the cover they need or how to buy it,' he says.

It's not just the under-24s who need travel insurance. A YouGov survey shows that one in seven adults has taken a career break to travel.

Whether you're 20 or 60, travelling to Europe for a week or round the world for a year, we can help you find the right cover at the best price. We've analysed thousands of premiums to find the best single-trip and annual Best Buys as well as the best policies for extended trips. And, if you have specific needs, like our case studies Peter and Maggie, who regularly visit their holiday home abroad for long periods, we've found flexible insurers who can meet them.



## WHAT A DIFFERENCE A DAY MAKES

Alice Castell, 30, is flying to New Zealand with her fiancé to get married and spend a few weeks on honeymoon. They also plan to make other trips this year, so Alice specifically wants an annual multi-trip policy. However, she couldn't find a policy that would cover them because they are planning to be out of the country for 32 days and most multi-trip policies cover trips for only 31 days.

We gave Alice a list of multi-trip insurers that would cover her trip. This included our Best Buy policy Simple, which will cover trips longer than 31 days at an extra cost, and another firm called InsureandGo, which isn't a Best Buy but covers trips of up to 32 days as standard. Alice chose the InsureandGo policy because it worked out cheapest for her trip. Although InsureandGo isn't a Best Buy for our scenarios, it meets all our Best Buy criteria, listed on p28.

Alice chose the Annual Family Silver policy, which is suitable for couples without children, too. She opted to double the excess to reduce the premium and was quoted £76.50 for the two of

them. The policy doesn't cover her camera equipment because it's worth more than £1,000. But Alice isn't worried about this: 'I've added my camera to the personal possessions part of my home insurance so it's covered anyway,' she said.

Alice was really impressed with the level of cover for sporting or hazardous activities. 'We hope to go jet boating, horse riding, kayaking and hiking and my policy will cover me for all of these,' she said. Alice was also pleased that her fiancé's asthma would be covered by the policy. 'InsureandGo told me to declare this on the form but confirmed it wouldn't increase the premium as the asthma is adequately controlled by medication.'

If you're taking a single trip for up to six months, try one of our Best Buys, opposite. All include cover for some sporting or hazardous activities but check your policy carefully. If you need cover for multi-trips, look at our Best Buy annual policies that allow you to extend cover for individual trips. As Alice found, it might be worth trying InsureandGo, too. See p56 for contact details.



## COVER TO FILL THE GAP

Clara Buckingham, 22, and Matthew Rudd, 25, have saved up for a round-the-world trip. Clara told us: 'We just want to have some fun travelling before committing ourselves to our careers.' They're spending a month or so in the US before jetting off to Australia and New Zealand and finally on to Fiji.

Clara contacted us for help finding the right insurance: 'We're not sure whether we want cover for sporting or hazardous activities, but we definitely need cover for our belongings.' Clara and Matthew are taking an old camcorder to film the trip, as well as a camera each and a CD player, too.

We sent Clara and Matthew details of our Best Buys but they wanted the option of extending their cover for longer than a year. Although more expensive than our Best Buys, Direct Line's

Discoverer policy offers cover for up to 18 months. Clara said, 'If we decide to travel for longer, Direct Line will extend our cover by phone, even if we're halfway round the world already.' Clara and Matthew were also pleased that the Discoverer policy covers all of their belongings. It gives £1,000 cover for baggage and belongings, with a £250 limit on each item.

Together, they paid £428.03, which included a discount for couples. Clara told us: 'We're delighted with the price of our cover. And by buying our policy together, we've saved roughly £23 each.'

If you or your children are planning a round-the-world trip, choose one of our Best Buys, right. They include cover for some sporting or hazardous activities but check the policy details carefully.

## Disaster cover

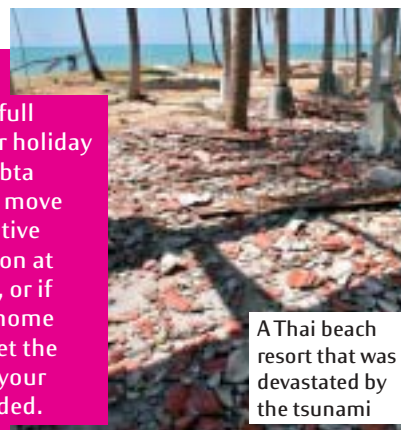
Travel insurers will cover claims for medical treatment, personal accident and loss of money and possessions as a result of a natural disaster. But they're not obliged to pay out if you have to cut short or cancel a trip due to

a natural disaster. However, after the tsunami in South East Asia last December, many insurers did honour these claims.

People on package holidays have more protection. According to the Association of British Travel

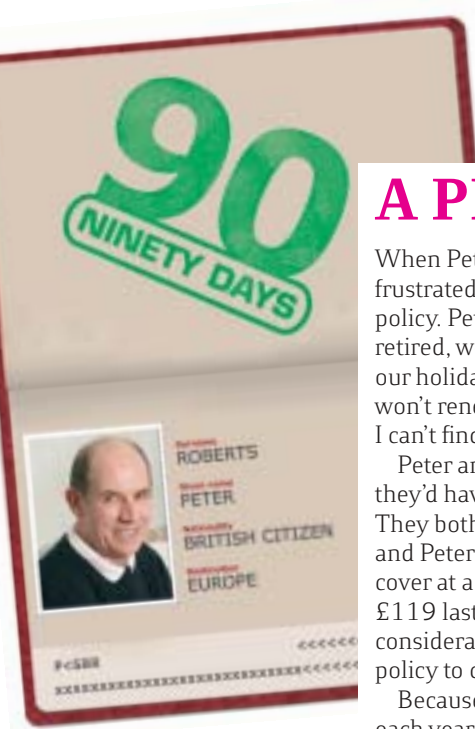
Agents (Abta), there are no legal obligations. However, if a natural disaster occurs before you depart, Abta members will allow customers to transfer their holiday to another destination of a similar value, defer their departure

date, or get a full refund. If your holiday is cut short, Abta members will move you to alternative accommodation at their expense, or if you're flown home early, you'll get the remainder of your holiday refunded.



A Thai beach resort that was devastated by the tsunami

PHOTOGRAPHY: ALAMY, ROBIN BECKHAM, MARTIN MAYER, REUTERS



## A PLACE IN THE SUN

When Peter Roberts contacted us he'd become frustrated in his search for a new travel insurance policy. Peter told us: 'Since my wife Maggie and I retired, we spend up to three months at a time at our holiday home in France. My last insurer, Zurich, won't renew our annual multi-trip policy. And now I can't find an insurer that will cover us.'

Peter and Maggie, both 62, were worried that they'd have to spend a fortune on a new policy. They both take medication to treat hypertension and Peter feels this makes it more difficult to find cover at a reasonable price: 'Our policy cost us £119 last year but now we're being quoted considerably more than that.' Peter wants the policy to cover his laptop.

Because Peter and Maggie plan several holidays each year, buying single-trip or extended-trip policies, like the Best Buys below, would be very

expensive. So we gave Peter a list of annual multi-trip policies to look at. Unfortunately, none of our Best Buys was suitable because either they wouldn't cover the hypertension or they wouldn't cover a 90-day holiday. However, again, InsureandGo (not a Best Buy for our scenarios) would. Peter chose the Annual Family Gold policy: 'It quoted me £82.40 for as many 90-day trips in a year as we can manage,' said Peter. It applies a single-item limit of £300, which means Peter has to insure his laptop on his home insurance, but the policy does cover their hypertension.

Our Best Buy table, below, shows the cheapest premiums for those over 60 taking single extended trips to Europe. If you want to take several longer trips in a year, look for a multi-trip policy that allows you to extend cover for individual trips. You may want to consider InsureandGo, too (see p56).

### EXTENDED TRIP BEST BUY TABLES

The tables, below, show the three cheapest premiums we could find for each of our scenarios. Our Best Buys are either specialist extended-trip policies or standard single-trip policies that allow you to extend the period of travel.

All the policies meet our Best Buy criteria – see p28 for details. We show the maximum age for each premium. Unless footnoted the premium shown is available both online and by phone. For more explanation of the table headings, see 'Table notes' on p29.

#### Twelve-month worldwide trip

##### COMPANY

	Cover					
	Maximum age	Premium (£)	Belongings (£)	Valuables (£)	Money (£)	Cancellation or curtailment (£)
Travel-Insurance-Web.com Single Trip <sup>a</sup>	49	195	2,000	250	500	3,000
Globelink Globetrekters Standard Plus	40	224	1,000	100	250	1,500
Admiral Adventure Traveller <sup>b,c</sup>	39	235	1,000	250	200	2,000

These quotes are based on an 18-year-old taking a 12-month trip around the world. Cover includes trips to the US and Canada.

#### Six-month trip to Australia

##### COMPANY

	Cover					
	Maximum age	Premium (£)	Belongings (£)	Valuables (£)	Money (£)	Cancellation or curtailment (£)
Travelplan Direct Backpacker – Comprehensive	39	81	1,750	200	500	5,000
Leading Edge Backpacker <sup>b</sup>	45	88	1,000	200	200	1,000
Travel-Insurance-Web.com Single Trip <sup>a</sup>	49	89	2,000	250	500	3,000

Our scenario is based on a 34-year-old taking a six-month holiday in Australia

#### Four-month trip to Europe for a couple

##### COMPANY

	Cover					
	Maximum age	Premium (£)	Belongings (£)	Valuables (£)	Money (£)	Cancellation or curtailment (£)
GoSure.com Single <sup>d</sup>	69	154	1,500	200	200	3,000
Netcover Direct Travel <sup>a</sup>	75	185	3,000	200	300	3,000
Flexicover Direct Long Stay <sup>b</sup>	75	189	2,000	300	500	5,000

Our scenario is based on a 69-year-old male and a 63-year-old female taking a four-month holiday in Europe

<sup>a</sup> Available only online <sup>b</sup> Online price. Available by phone for a higher premium but not a Best Buy <sup>c</sup> Same policy is offered by InsureandGo

<sup>d</sup> Online price. Premium is higher if bought over the phone but is still a Best Buy



## Best Buy annual, Europe

### ADULT

	Max age	Premium (£)
Family Care Multi Traveller <sup>a</sup>		27
Travel-Insurance-Web.com <sup>b</sup>	49	28
Simple <sup>b</sup>		28
Travelplan Direct Prime	39	30

### 65 TO 69 YEARS

Netcover Direct Travel <sup>b</sup>		39
Goldfish		54
First Rate Travel Personal		65
The AA <sup>c</sup>		68

### 70 TO 74 YEARS

First Rate Travel Personal		65
Prudential		75
CIS Home Options		84
Lloyds TSB <sup>c</sup>		84

### 75+ YEARS

CIS Home Options		84
Legal & General Annual Standard <sup>d</sup>	79	94
American Express Classic Annual		104
RAC <sup>c,e</sup>	80	112

### FAMILY (2 ADULTS, 2 CHILDREN)

Simple <sup>b</sup>	65	42
Direct Travel Insurance Standard	65	50
Insuremore	60	54
Primary1 Insurance <sup>c</sup>	65	55

a Online price. Phone price is higher but is still a Best Buy b Available only online  
c Online price. Phone price is higher and is not a Best Buy d Available only by phone  
e Additional 10 per cent discount for RAC members

## Best Buy annual, worldwide

### ADULT

	Max age	Premium (£)
Family Care Multi Traveller <sup>a</sup>		41
Travel-Insurance-Web.com <sup>b</sup>	49	42
Simple <sup>b</sup>		42
CostOut Insurance		48

### 65 TO 69 YEARS

Netcover Direct Travel <sup>b</sup>		54
Goldfish		83
First Rate Travel Personal		93
Essential Travel Annual		95

### 70 TO 74 YEARS

First Rate Travel Personal		93
Lloyds TSB <sup>a</sup>		101
Prudential		105
Tagdirect <sup>d</sup>		110

### 75+ YEARS

RAC <sup>c,e</sup>	80	150
CIS Home Options		154
American Express Classic Annual		158
Legal & General Annual Standard <sup>d</sup>	79	160

### FAMILY (2 ADULTS, 2 CHILDREN)

Simple <sup>b</sup>	65	63
Direct Travel Insurance Standard	65	72
CostOut Insurance	64	75
Primary1 Insurance <sup>c</sup>	65	79

Correct at February 2005

## Best Buy 15-day single trip, Europe

### ADULT

	Max age	Premium (£)
Travel-Insurance-Web.com <sup>a</sup>	49	10
Leading Edge One-trip <sup>b</sup>	45	11
Direct Travel Insurance Standard <sup>c</sup>		11
Simple <sup>a</sup>	54	11

### 65 TO 69 YEARS

The Travel Insurance Agency Superior <sup>d</sup>		16
GoSure.com <sup>b</sup>		18
Essential Travel Single Trip Over 65s		19
Egg		19

### 70 TO 74 YEARS

Egg		19
First Rate Travel Personal		23
The Travel Ins Agency Superior <sup>e</sup>		25
Columbus Direct Super <sup>e</sup>		31

### 75+ YEARS

First Rate Travel Personal		23
Lloyds TSB <sup>b</sup>		32
Barclays <sup>b</sup>	79	35
Columbus Direct Super <sup>e</sup>	79	37

### FAMILY (2 ADULTS, 2 CHILDREN)

Leading Edge One-trip <sup>b</sup>	45	22
Direct Travel Insurance Standard	65	22
Simple <sup>a</sup>	65	23
Travelplan Direct Prime	39	23

a Available only online b Online price. Phone price is higher and is not a Best Buy c Minimum age 19 d Online price. Phone price is higher but is still a Best Buy e Available only by phone

## Best Buy 24-day trip, rest of world

### ADULT

	Max age	Premium (£)
Travel-Insurance-Web.com <sup>a</sup>	49	20
Accomplish Travel <sup>b</sup>		27
Travelplan Direct Prime	39	27
Direct Travel Insurance Standard <sup>b,c</sup>		29

### 65 TO 69 YEARS

Essential Travel Single Trip Over 65s		49
Goldfish		60
Kennet Insurance Travsure		62
RIAS		62

### 70 TO 74 YEARS

Lloyds TSB <sup>d</sup>		69
Legal & General Standard <sup>e</sup>		73
eTravelinsurance Blue Swan <sup>e</sup>		74
Marks & Spencer Money <sup>b</sup>		81

### 75+ YEARS

Lloyds TSB <sup>d</sup>		69
Legal & General Standard <sup>e</sup>	79	73
Marks & Spencer Money <sup>b</sup>		81
Egg	85	88

### FAMILY (2 ADULTS, 2 CHILDREN)

Accomplish Travel <sup>b</sup>	64	54
Travelplan Direct Prime	39	54
Direct Travel Insurance Standard	65	58
Simple <sup>a</sup>	65	58

Correct at February 2005

## BEST BUY COVER CRITERIA

All of our Best Buys offer the following:

- at least £1 million of medical cover in Europe and £2 million in the US and the rest of the world. This includes an air ambulance to get you home, if necessary
- at least £500 baggage and belongings cover on extended-trip policies and £1,500 on standard-trip policies
- cancellation or curtailment cover, including prepaid excursions and the costs of getting you home (for example, if a relative falls ill)
- personal liability cover of at least £1 million in case you injure someone, or damage their property
- a 24-hour emergency helpline and legal expenses cover.

## TABLE NOTES

We show the **maximum age** for this premium where a limit applies. Unless footnoted, **premiums** shown are available online or by phone.

## Best Buy policies

### SINGLE-TRIP POLICIES

	Cover details						
	Belongings (£)	Valuables (£)	Money (£)	Pre-existing conditions	Cancellation or curtailment (£)	Cover (days)	Extended cover
Accomplish Travel	1,500	350	500	✓	3,000	183	
Barclays	1,500	250	500	✓	3,000	365	
Columbus Direct Super	2,000	250	500		3,000	365	
Direct Travel Ins Standard	1,500	200	500		3,000	365	
Egg	2,000	500	500		3,000	183	
Essential Travel	1,500	250	300	✓	3,000	31	
eTravelinsurance Blue Swan	1,500	200	500		3,000	180	
First Rate Travel Personal	1,500	200	200		1,500	183	
Goldfish	2,000	250	250		5,000	no limit	
GoSure.com	1,500	200	200		3,000	122	
Kennet Insurance Travsure	2,000	300	500		5,000	183	
Leading Edge One-Trip	1,500	200	500		1,500	94	
Legal & General Standard	1,500 <sup>a</sup>	300	500		3,000	90	
Lloyds TSB	1,500	300	500		5,000	183	
Marks & Spencer Money	2,500 <sup>a</sup>	500	300	✓	5,000	183	
RIAS	1,500	250	250		4,000	365	
Simple	1,500	250	500	✓	3,000	90	
The Travel Ins Agency Superior	1,500	250	500		3,000	31	
Travel-Insurance-Web.com	2,000	250	500		3,000	365	
Travelplan Direct Prime	1,750	250	300		3,000	60	

### ANNUAL POLICIES

The AA	1,500	400	500	✓	5,000	45	✓
American Express Classic Annual	1,500	300	500	✓	5,000	45	✓
CIS Home Options	1,500	250	300	✓	3,000	90	✓
CostOut Insurance	2,000	200	150		3,000	31	
Direct Travel Ins Standard	1,500	200	500		3,000	30	✓
Essential Travel	1,500	250	300	✓	3,000	31	
Family Care Multi Traveller	1,500	150	500		3,000	31	
First Rate Travel Personal	1,500	200	200		1,500	31	
Goldfish	2,000	250	250		5,000	45	
Insuremore	2,000	300	500		5,000	45	
Legal & General Standard	1,500	300	500		3,000	31	✓
Lloyds TSB	1,500	300	500		5,000	45	
Netcover Direct Travel	3,000	200	300		3,000	32	✓
Primary1 Insurance	1,500	250	200		3,000	45	
Prudential	2,000 <sup>a</sup>	500	500		5,000	31	
RAC	1,500 <sup>b</sup>	500	500		5,000	31	
Simple	1,500	250	500	✓	3,000	31	✓
Tagdirect	2,500	350	250		5,000	31	✓
Travel-Insurance-Web.com	2,000	250	500		3,000	31	
Travelplan Direct Prime	1,750	250	300		3,000	31	✓

<sup>a</sup> Offers new-for-old cover

<sup>b</sup> Offers new-for-old cover on items less than two years old

### TABLE NOTES

#### Cover details

**Belongings** All the Best Buys have at least £1,500 cover for baggage and belongings. **Valuables** The limit of cover for single items. **Money** The amount of cover for money includes travellers' cheques as well as cash.

#### Pre-existing conditions

We've tested how good these companies are at offering cover for some real medical conditions. Companies with a ✓ are better than others for covering pre-existing medical conditions.

#### Cancellation or

**curtailment** We show the maximum amount you can claim for cancellation or curtailment of your holiday. **Cover** The maximum length of trip covered as standard by both annual and single-trip policies. **Extended cover** Annual policies with a ✓ allow you to extend the maximum length of a trip at an extra cost.

### WHICH? EXTRA

For information on all your insurance needs – home, car and travel – visit [www.which.co.uk/whichextra](http://www.which.co.uk/whichextra)

### TAKE ISSUE

**Have you saved money by switching insurer?**

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