

What happens to lost bags?

Missing luggage that isn't reunited with its owner is often auctioned off

On an autumnal Tuesday morning, we visited Greasby's auction house (right and below) in south London. As well as unclaimed suitcases, a surreal mix of children's buggies, bicycles, epilators, porcelain dolls, a chiropractic portable treatment table and even a didgeridoo are crammed into the run-down warehouse.

New clothes and footwear are removed from suitcases and sold separately, as are toiletries and non-clothing items. So the cases contain only used clothes and it's a bit of a lucky dip. Most go for around £8-12. The crowd of 60 or so bidders includes many regulars, some of whom sell their purchases on eBay. Typical is Richard, who has been coming for around ten years. 'You can't judge the contents of a case by the exterior,' he says. 'I go for the biggest and heaviest, as there's more chance of finding something that will sell. But not all designer gear is popular – for example, there's too much Ralph Lauren around.'



Travel checks

If you lose your luggage, you're likely to get a better deal from your travel insurers than from the airline

BA loses the equivalent of around nine bags for every Boeing 747 flight

Lost luggage has been big news recently. Figures from the Association of European Airlines show that more than 5.6 million bags went missing across its 24 member airlines last year. The worst offender was British Airways – it lost 23 bags per 1,000 passengers, or the equivalent of around nine bags for every Boeing 747 flight. Around 85 per cent of lost bags are traced and returned to passengers within 48 hours, but some never get returned at all.

We recommend you buy travel insurance that covers personal baggage while in the

care of an airline. If your baggage is lost, you're likely to get a better settlement from your travel insurer than from the airline, even after paying any excesses.

Airline vs insurance payouts

For delayed baggage (less than 21 days), some airlines offer immediate one-off payments of between £50 and £75 to cover emergency purchases such as toiletries or underwear. Some will pay a set amount per day up to a maximum number of days. Others will reimburse you for essential items on seeing the receipts.

If your bag has still not been returned to you after 21 days, the airline should treat it as permanently lost and settle your claim on that basis. Under the Montreal Convention the maximum it will offer you is around £800.

Our research shows that your travel insurance policy will pay out an average of £200 for bags that have been missing for 48 hours. If your luggage is declared permanently lost, you can receive up to a maximum of £2,500, though most insurers will pay between £1,500 and £2,000.

OUR RESEARCH

We collected more than 2,230 quotes from 85 insurers to bring you our Best Buys, which meet our minimum criteria:

- at least £1 million of medical cover (including air ambulance) in Europe and £2 million elsewhere
- at least £1,500 for baggage, plus cover for money
- £3,000 for cancellation and curtailment
- £1 million for personal liability, which covers your costs if you injure someone or damage their property
- a 24-hour emergency line and legal expenses cover.

Contacts

1Stop Travel
0844 482 0808
www.1stoptravelinsurance.co.uk

The AA 0845 092 0606
www.theaa.com

Accomplish
www.accomplishtravel.co.uk

Admiral 0870 990 9752
www.admiral-travelinsurance.co.uk

Bradford & Bingley
0800 169 4078
www.bradfordandbingley.co.uk

CIS 0845 746 4646; www.cis.co.uk

Columbus Direct 0845 330 8515
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 0820
www.etravelinsurance.co.uk

Extrasure 01242 518300
www.extrasureonline.co.uk

Familycare 0870 556 1224
www.familycare.uk.com

Golfguard 0800 581801
www.golfguard.com

Halifax 0845 600 6781
www.halifax.co.uk

Insure For All 0845 880 0694
www.insureforall.com

Insure For Travel
www.insurefortravel.co.uk

Intune 0845 641 9724
www.intunegroup.co.uk

NetCover Direct
www.netcoverdirect.com

Simple 0844 412 3113
www.simpletravelinsurance.com

Swiftcover.com
www.swiftcover.com

Travel Insurance Web
www.travelinsurancweb.com

Travel Plan Direct 0870 774 4177
www.travelplandirectinsurance.com

Vernon BS 0845 129 7100
www.vernonbs.co.uk

USING THE TABLES

The tables show Best Buy annual and single-trip policies by destination, length of trip and age. Minimum age is 18, unless otherwise stated; maximum age is for the premium quoted.

If you can't settle a dispute with our Best Buy insurers you can complain free to the Financial Ombudsman Service (call 0845 080 1800 or see www.financialombudsman.org.uk).

Best Buys

Where an insurer is a Best Buy we give a premium to the nearest £ (X means an insurer is not a Best Buy in that category).

Checklist

What to look for

■ **Save money** Buy an annual policy if you make more than two or three trips a year. Many Best Buys are available only online.

■ Check the small print

Check limits and exclusions, and watch out for excesses. Declare pre-existing medical conditions affecting you or anyone else on whom your travel may depend.

■ Watch out at travel agents

Except for Thomas Cook, travel agents selling insurance with a holiday will not be regulated by the Financial Services Authority until January 2009. Until then, buy your travel insurance elsewhere.

Lessen the risk of lost bags

■ **Fly direct** Changing flights increases the chance of luggage going astray.

■ **Check labels** Remove old tags. Attach flight information and contact details on both the outside and inside of the bag in case the label gets torn off. Check that the barcode labels are securely attached and keep baggage receipts in a safe place.

■ Make your bag distinctive

Attaching coloured stickers or ribbons reduces the chance of someone else taking it in error.

If you lose your luggage

■ **Report it** Report the loss straightaway to an agent or representative of your airline. Present baggage receipts and describe your bag.

■ **Get the paperwork** The airline rep must write up a Property Irregularity Report (PIR). Take a copy, a contact number and the name of the supervisor.

■ **Compensation** If your luggage doesn't turn up, and you prefer to claim compensation from the airline rather than from your travel insurer, you will have to write to the airline, enclosing a copy of the PIR.

ANNUAL POLICIES	BEST BUYS		
	EUROPE (£)	WORLDWIDE (£)	MAX AGE (YEARS)
ADULT			
TRAVEL PLAN DIRECT Prime	23 ^a	X	39
TRAVEL INSURANCE WEB	24 ^b	38 ^b	49
INSURE FOR TRAVEL Platinum	X	40 ^b	54
FAMILYCARE	27 ^a	41 ^a	64
65 TO 69 YEARS			
NETCOVER DIRECT	52 ^b	62 ^b	69
ACCOMPLISH	54 ^b	75 ^b	69
INTUNE	61 ^a	X	69
VERNON BS	X	80 ^a	68
70 TO 74 YEARS			
INTUNE	68 ^a	X	74
INSURE FOR ALL	76 ^a	122 ^a	74
HALIFAX	77 ^a	X	75
GOLFGUARD	X	119 ^a	79
EXTRASURE Optimum	X	135 ^a	74 ^c
75+ YEARS			
INTUNE	96 ^{a,d}	X	79
CIS	99 ^a	X	79
GOLFGUARD	99 ^a	119 ^a	79
BRADFORD & BINGLEY	X	164 ^a	79
THE AA	X	188 ^a	79
FAMILY			
TRAVEL INSURANCE WEB	41 ^b	59 ^b	49
DIRECT TRAVEL	46 ^a	72 ^a	65
SIMPLE	X	68	65
SWIFTCOVER.COM	46 ^b	72 ^b	49

SINGLE-TRIP POLICIES	BEST BUYS		
	15 DAYS EUROPE (£)	24 DAYS WORLDWIDE EXC US (£)	MAX AGE (YEARS)
ADULT			
TRAVEL PLAN DIRECT Prime	8 ^a	19 ^a	39
TRAVEL INSURANCE WEB	8 ^b	20 ^b	49
SWIFTCOVER.COM	10 ^b	X	64
THE AA	X	24 ^a	64
65 TO 69 YEARS			
INSURE FOR TRAVEL Platinum	10 ^b	25 ^b	74
INSURE FOR ALL	18 ^a	X	69
VERNON BS Gold	18 ^a	39 ^a	69
1STOP TRAVEL	X	49 ^a	69
70 TO 74 YEARS			
INSURE FOR TRAVEL Platinum	10 ^b	25 ^b	74
EGG	19 ^a	X	74
GOLFGUARD	25 ^a	X	79
ADMIRAL	X	54 ^a	75
eTRAVELINSURANCE.CO.UK	X	54 ^a	75
75+ YEARS			
INSURE FOR TRAVEL Platinum	24 ^b	X	79
GOLFGUARD	25 ^a	75 ^a	79
COLUMBUS DIRECT Classic	31 ^a	X	79
EXTRASURE Optimum	X	87 ^a	79 ^c
EGG	X	88 ^a	85
FAMILY			
TRAVELPLAN DIRECT Prime	15 ^a	37 ^a	39
DIRECT TRAVEL	X	32 ^a	65
INSURE FOR TRAVEL Platinum	20 ^b	X	74
TRAVEL INSURANCE WEB	20 ^b	41 ^b	49

a Online price; phone price may be higher b Online only c Minimum age 19 d £119 for 79+, by phone only