

## QUICK PICKS

### ■ BEST FOR ADULTS AND FAMILIES

For adults up to age 65 and families (two adults and two children), the best insurers across the board are Swiftcover, Travel Insurance Web and Travelplan Direct for single-trip and annual cover. It is also worth trying Familycare for annual cover in Europe and worldwide and Simple for annual cover for families. For pre-existing medical conditions, try Simple or Travelplan Direct.

#### Sample prices for adults

Single trip Europe **£8-£11** and worldwide exc US **£20-£26**  
Annual Europe **£25-£29** and worldwide **£38-£44**

#### Sample prices for family

Single trip Europe **£17-£23** and worldwide exc US **£40-£41**  
Annual Europe **£41-£47** and worldwide **£59-£70**

### ■ BEST FOR EXTENDED TRIPS

Twelve months worldwide for a student aged 18: Climatesure Gold **£138**  
Six months in Australia for a professional aged 34: etravel **£73**  
Four months in Spain for a couple (man aged 69, woman aged 63): 1Stop Travel **£157**

## Our research

We collected more than 2,600 quotes from 85 insurers to bring you our Best Buys. All policies must meet our minimum criteria: at least £1 million of medical cover in Europe and £2 million in the US and the rest of the world; £1,500 for baggage and belongings as well as 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.

**Many of our Best Buys are available only online**

# Break cover

No need to shop around for travel insurance – we've done the hard work for you

Travel insurance is essential when you go on holiday but premiums vary hugely, so choose your policy carefully.

## TOP WAYS TO SAVE

■ **Use our Best Buys** The chart (below) shows that some policies can be three times as expensive as our Best Buys – you could save as much as £118 on an annual family policy.

## SAVE NEARLY £120

If you don't follow our Best Buy advice you could end up paying three times more for annual family travel insurance



**Barclays £177**

**Travel Insurance Web £59**

■ **Go for an annual policy** If you make more than two or three trips a year it's cheaper to buy annual insurance, which also covers UK trips. Annual policies now account for 39 per cent of policies sold, compared with 16 per cent in 1999.

■ **Buy online** Many of our Best Buys are available only online, so it's not surprising that more people than ever are buying this way – 20 per cent of people in 2006 bought their policy online compared with 9 per cent in 2003. It's also safer, as you can read comprehensive information about what the policies cover and exclude, as well as prompts to answer questions such as medical history.

## WATCH OUT FOR MIS-SELLING...

Our research last year found that consumers aren't being given appropriate information before buying travel insurance, so they're more likely to be sold an unsuitable policy.

Travel agents were particularly poor at explaining what policies covered. Yet they are currently exempt from financial

## HIGH BLOOD PRESSURE COVERED

### Susan Newens 52, administrator

Susan has several pre-existing medical conditions, including high blood pressure and kidney damage from a disease of the immune system, which means holiday cover can be pricey.

Direct Line quoted her £107 for insurance for an eight-day holiday in Barcelona, although claims due to high blood pressure

would not have been covered. With her other conditions also excluded, it would have cost £27.

We recommended Susan try Bradford & Bingley, which our research shows is good for people with some common pre-existing medical conditions. She obtained cover, including for high blood pressure but not her other conditions, for £18.

## Contacts

**1Stop Travel** 0870 112 6122; [www.1stoptravelinsurance.co.uk](http://www.1stoptravelinsurance.co.uk)

**AA** 0800 085 7240  
[www.theaa.com](http://www.theaa.com)

**Accomplish** 0845 230 1082; [www.accomplishtravel.co.uk](http://www.accomplishtravel.co.uk)

**Admiral** 0870 990 9752  
[www.admiral-travelinsurance.co.uk](http://www.admiral-travelinsurance.co.uk)

**Bradford & Bingley** 0800 169 4078; [www.bradfordandbingley.co.uk](http://www.bradfordandbingley.co.uk)

**CIS** 0845 746 4646  
[www.cis.co.uk](http://www.cis.co.uk)

**Climatesure** 0845 600 3076  
[www.climatesure.co.uk](http://www.climatesure.co.uk)

**Columbus Direct** 0845 330 8515; [www.columbusdirect.com](http://www.columbusdirect.com)

**Egg** 0845 122 2888  
[www.egg.com](http://www.egg.com)

**Essential Travel** 0870 343 0014  
[www.insurance.co.uk](http://www.insurance.co.uk)

[essentialtravel.co.uk](http://essentialtravel.co.uk)

**etravel** 0870 428 3965  
[www.travelinsurance.co.uk](http://www.travelinsurance.co.uk)

**Extrasure** 01242 518300  
[www.extrasureonline.co.uk](http://www.extrasureonline.co.uk)

**Familycare** 0870 556 1224  
[familycare.uk.com](http://familycare.uk.com)

**Goldfish** 0845 601 1909  
[www.goldfishtravelinsurance.com](http://www.goldfishtravelinsurance.com)

**Halifax** 0800 328 1871  
[www.halifax.co.uk](http://www.halifax.co.uk)

**Insure For All** 0870 890 3648  
[www.insureforall.com](http://www.insureforall.com)

**Insure4retirement** 0800 298 8707; [www.insure4retirement.co.uk](http://www.insure4retirement.co.uk)

**Marks & Spencer Money** 0800 068 3918; [www.marksandspencer.com](http://www.marksandspencer.com)



regulation when they sell travel insurance as part of a package holiday, so you can't go to the Financial Ombudsman Service if anything goes wrong. This is being reviewed by the government. The good news is that the travel agency Thomas Cook has chosen to be regulated by the Financial Services Authority and follow its rules when selling insurance.

### ...AND EXCLUSIONS

Before buying insurance, make sure you read the small print to check the excess and any exclusions. For example, some insurers will not cover you for Air Miles lost if a

holiday you paid for this way is cancelled. And a report from the Treasury Select Committee published in February estimated that ten million UK holidaymakers who travelled abroad last year were not covered for medical expenses resulting from terrorist acts. See 'Unreliable insurance' on p30 for more on exclusions.

People with pre-existing medical conditions must declare them to insurers and may find it more difficult to get low-cost insurance, so it's even more important to shop around. In our tables we indicate which insurers were less likely to increase premiums in cases like these.

**More Than**  
0800 300866  
www.morethan.com  
**NatWest** 0800 051 5401  
www.natwest.com  
**Netcover Direct**  
www.netcoverdirect.com  
**RAC** 0800 051 4682  
www.rac.co.uk  
**RBS** 0870 241 7686  
www.rbs.co.uk  
**Saga** 0800 096 4556  
www.saga.co.uk  
**Simple** 0870 444 3778  
www.simpletravelinsurance.com  
**Swiftcover**  
www.swiftcover.com  
**Travel Insurance Web**  
www.travelinsurancweb.com  
**Travelplan Direct**  
0870 774 7377  
www.travelplandirectinsurance.com  
**Vernon BS** 0870 043 5855  
www.vernonbs.co.uk

ANNUAL POLICIES	BEST BUYS		OTHER DETAILS	
	EUROPE PREMIUM (£)	WORLDWIDE PREMIUM (£)	MAX AGE (YEARS)	PRE-EXISTING CONDITIONS
<b>65 TO 69 YEARS</b>				
<b>NETCOVER DIRECT</b>	52 <sup>a</sup>	62 <sup>a</sup>	69	
<b>ACCOMPLISH</b>	54 <sup>a</sup>	75 <sup>a</sup>	69	
<b>VERNON BS</b>	X	80	68	
<b>GOLDFISH</b>	54	83	69	
<b>NATWEST/RBS</b>	55 <sup>b</sup>	X	69	
<b>70 TO 74 YEARS</b>				
<b>HALIFAX</b>	75	X	75	✓
<b>INSURE FOR ALL</b>	76	X	74	✓
<b>THE AA</b>	80 <sup>c</sup>	129 <sup>c</sup>	74	
<b>ESSENTIAL TRAVEL Plus</b>	X	130	74 <sup>d</sup>	
<b>BRADFORD &amp; BINGLEY</b>	X	134 <sup>c</sup>	74	
<b>EXTRASURE Optimum</b>	X	135 <sup>c</sup>	74 <sup>d</sup>	✓
<b>CIS Home Options</b>	84	X	No limit	
<b>75+ YEARS</b>				
<b>CIS Home Options</b>	84	154	No limit	
<b>BRADFORD &amp; BINGLEY</b>	X	159 <sup>e</sup>	79	
<b>THE AA</b>	120 <sup>e</sup>	177 <sup>c</sup>	79	
<b>MORE THAN Premier</b>	131 <sup>c</sup>	X	79	
<b>INSURE4RETIREMENT</b>	144	X	79	✓

## Checklist

### Handy hints for buying travel insurance

- Declare any information that could lead to a claim, especially any pre-existing medical conditions affecting you or someone else on whom your travel may depend.
- Check cover limits and exclusions.
- Watch out for excesses.
- Read the small print thoroughly and ask questions about anything you don't understand.

### 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 stated in footnotes). For minimum criteria for our Best Buys, see 'Our research', opposite. If you can't settle a dispute with any of our Best Buy insurers, you can complain free to the Financial Ombudsman Service (www.financialombudsman.org.uk or call 0845 080 1800).

### 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** We phoned all our Best Buy insurers posing as a customer with one of three pre-existing medical conditions – high blood pressure, a slipped disc and diabetes. ✓ indicates which insurers did not increase the premium or the excess in all three cases.

SINGLE-TRIP POLICIES	BEST BUYS		OTHER DETAILS	
	15 DAYS EUROPE PREMIUM (£)	24 DAYS WORLDWIDE EXC US PREMIUM (£)	MAX AGE (YEARS)	PRE-EXISTING CONDITIONS
<b>65 TO 69 YEARS</b>				
<b>VERNON BS Gold</b>	18	39	68	
<b>INSURE FOR ALL</b>	18	X	69	✓
<b>EGG</b>	19	X	74	
<b>GOLDFISH</b>	23	X	69	
<b>SAGA</b>	X	52	69	
<b>ADMIRAL</b>	X	54	75 <sup>d</sup>	
<b>RAC</b>	X	54	69	
<b>70 TO 74 YEARS</b>				
<b>EGG</b>	19	X	74	
<b>ADMIRAL</b>	X	54	75 <sup>d</sup>	
<b>INSURE FOR ALL</b>	25	X	74	✓
<b>ESSENTIAL TRAVEL Plus</b>	26	60	74 <sup>d</sup>	
<b>EXTRASURE Optimum</b>	X	66	74 <sup>d</sup>	✓
<b>CLIMATESURE Gold</b>	27	72	74	✓
<b>75+ YEARS</b>				
<b>COLUMBUS DIRECT Classic</b>	31	X	79	
<b>INSURE FOR ALL</b>	37	X	84	✓
<b>MARKS &amp; SPENCER MONEY</b>	X	85 <sup>e</sup>	80	✓
<b>EXTRASURE Optimum</b>	37	87	79 <sup>d</sup>	✓
<b>EGG</b>	38	88	85	
<b>BRADFORD &amp; BINGLEY</b>	X	92 <sup>c</sup>	79	

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