

Holiday cover

Shopping around for your travel insurance could leave you with lots more spending money for your next trip abroad

It's worth spending a bit of time to find the cheapest travel insurance deal. The differences in premiums can be huge. For example, at £36, HSBC's policy for a single trip to Europe is four times the price of Travelplan Direct's similar cover for people up to aged 39. And if, like *Which?* reader Kevin Edwards, you have a pre-existing medical condition, the difference could be even more.

Kevin wanted to buy cover for an annual worldwide policy for himself and his partner. But because he has a medical condition, he received sky-high quotes from several insurers. One company quoted him as much as £414. So Kevin turned to us for help. We found him a policy for just £68 with Simple Travel Insurance.

Don't wait until you make a claim to find out your policy doesn't cover you

It's important to make sure you get the right cover for all your needs – don't wait until you make a claim to find out your policy doesn't cover you. All our Best Buys meet our minimum standards (see 'Best Buy criteria', opposite). However, the terms and conditions do vary from policy to policy, so make sure the one you buy is right for you. For example, if you're going to do a hazardous sport, make sure it's covered by your policy. And if, like Mr Edwards, you or anyone you are travelling with has a pre-existing medical condition, tell your insurer about it when you buy the policy and check whether it's covered.

For more on travel insurance cover, see 'Buy the right holiday cover', *Which?*, July 2006, p20.



We saved Kevin Edwards £346 by shopping

BEST BUY SINGLE-TRIP POLICIES		15 DAYS EUROPE	
		MAX AGE (YEARS)	PREMIUM (£)
ADULT			
TRAVELPLAN DIRECT Prime		39	9 ^a
TRAVEL INSURANCE WEB		49	9 ^b
SWIFTCOVER		49	10 ^{b,c}
24/7 TRAVEL INSURANCE		54	11 ^b
65 TO 69 YEARS			
VERNON BS Gold		68	17
INSURE FOR ALL		69	18
EGG		74	19
RAPID INSURE		70	20
70 TO 74 YEARS			
EGG		74	19
INSURE FOR ALL		74	23
ATLAS DIRECT Comprehensive		75	25 ^a
THE TRAVEL INSURANCE AGENCY Superior		74	31 ^d
75+ YEARS			
INSURE FOR ALL		79	30 ^e
COLUMBUS DIRECT Classic		79	37 ^f
EGG		85	38
BRADFORD & BINGLEY		79	40 ^d
FAMILY			
TRAVELPLAN DIRECT Prime		39	17 ^a
TRAVEL INSURANCE WEB		49	20 ^b
DIRECT TRAVEL INSURANCE Standard		65	21
SWIFTCOVER		49	21 ^c

BEST BUY SINGLE-TRIP POLICIES		24 DAYS EXC USA	
		MAX AGE (YEARS)	PREMIUM (£)
ADULT			
TRAVELPLAN INSURANCE WEB		49	20 ^b
TRAVELPLAN DIRECT Prime		39	21 ^a
SWIFTCOVER		49	24 ^{b,c,g}
JS INSURANCE		65	26
65 TO 69 YEARS			
VERNON BS Gold		68	34
SAGA		69	51
ASDA		69	54 ^d
NORWICH UNION DIRECT		69	56 ^d
70 TO 74 YEARS			
ATLAS DIRECT Comprehensive		75	68 ^a
MARKS & SPENCER MONEY		no limit	85 ^a
THE TRAVEL INSURANCE AGENCY Superior		74	78 ^a
LLOYDS TSB		74	84 ^d
75+ YEARS			
MARKS & SPENCER MONEY		no limit	85 ^a
EGG		85	88
BRADFORD & BINGLEY		79	92 ^d
VIRGIN MONEY		no limit	100
FAMILY			
TRAVELPLAN DIRECT Prime		39	41 ^a
TRAVEL INSURANCE WEB		49	46 ^b
SWIFTCOVER		49	51 ^{b,c}
24/7 TRAVEL INSURANCE		54	54 ^b

^a Online price. Phone price is higher but is still a Best Buy ^b Online only ^c Premium varies according to postcode ^d Online price. Phone price is higher and is not a Best Buy ^e £37 for people aged between 80 and 84 ^f £44 for people aged between 80 and 88 ^g £26 for people aged between 50 and 64

Rates correct at 1 September 2006

Contacts

24/7 Travel Insurance
www.247travelinsurance.co.uk

The AA
0800 085 7240
www.theaa.com

Accomplish
0845 230 1082
www.accomplishtravel.co.uk

Asda
0845 300 5773
www.asdaininsurance.co.uk

Atlas Direct
0870 811 1700
www.atlasdirect.net

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

CIS
0845 746 4646
www.cis.co.uk

Columbus Direct
0870 033 9988
www.columbusdirect.com

Direct Travel Insurance
0845 605 2500
www.direct-travel.co.uk

Egg
0845 122 2888
www.egg.com

Family Care
0870 556 1224
www.familycare.uk.com

Halifax
0800 328 1871
www.halifax.co.uk

Help The Aged
0800 413 180
www.helptheaged.org.uk

Insure For All
0870 890 3648
www.insureforall.com

JS Insurance
0870 755 6101
www.jsinsurance.co.uk

Lloyds TSB
0800 056 4262
www.insurance.co.uk

Marks & Spencer Money
0800 068 3918
www.marksandspencer.com

More Than
0800 300 866
www.morethan.com

Netcover Direct
www.netcoverdirect.com

Norwich Union Direct
0800 051 3606
www.norwichuniondirect.com

Prudential
0800 300 300
www.pru.co.uk

Rapid Insure
0870 600 7171
www.rapidinsure.co.uk

Saga
0800 056 5464
www.saga.co.uk

Select
0870 737 0870
www.select-insurance.co.uk

Simple
0870 444 3778
www.simpletravelinsurance.co.uk

Swiftcover
www.swiftcover.com

Tagdirect
0845 345 2487

Travel Insurance Agency
020 8446 5414
www.travelinsurers.com

Travel Insurance Web
www.travelinsurancweb.com

Travelplan Direct
0870 774 4177
www.travelplandirectinsurance.com

Vernon BS
0870 043 5855
www.vernonbs.co.uk

Virgin Money
0800 051 7000
www.virginmoney.com

USING THE TABLES

First, decide whether you want a single trip or an annual policy – if you make more than two or three trips a year, it makes sense to buy an annual policy. Then go to the table which covers your destination area and find a Best Buy for your age group (minimum age is 18 unless otherwise footnoted).

BEST BUY CRITERIA

All our Best Buys offer: at least £1 million medical cover (including air ambulance) in Europe, £2 million in the USA and the rest of the world; at least £1,500 cover for baggage and belongings, as well as cover for money; cover for cancellation and curtailment, including prepaid excursions and the costs of getting you home; at least £1 million personal liability cover, which will cover your costs if you injure someone or damage their property; a 24-hour emergency line and cover for legal expenses.

If you can't settle a dispute with any of our Best Buy insurers, you can complain to the Financial Ombudsman Service free (www.financial-ombudsman.org.uk or call 0845 080 1800). It can force the insurer to settle or to pay you compensation.

BEST BUY ANNUAL POLICIES

EUROPE

	MAX AGE (YEARS)	PREMIUM (£)
ADULT		
TRAVELPLAN DIRECT Prime	39	23 ^a
TRAVEL INSURANCE WEB	49	26 ^b
FAMILY CARE Multi-Traveller	65	27 ^c
SWIFTCOVER	49	27 ^{b,c,d}
65 TO 69 YEARS		
RAPID INSURE	70	41
SELECT	74	49 ^b
NETCOVER DIRECT	69	52 ^b
ACCOMPLISH	69	54
70 TO 74 YEARS		
SELECT	74	49 ^b
HALIFAX	75	75 ^a
HELP THE AGED	74	76
INSURE FOR ALL	74	83
75+ YEARS		
CIS Home Options	no limit	84
HELP THE AGED	no limit	120 ^{e,f}
MORE THAN	79	127
THE AA	79	128 ^g
FAMILY		
SWIFTCOVER	49	45 ^{b,c}
TRAVELPLAN DIRECT Prime	39	45 ^g
DIRECT TRAVEL INSURANCE Standard	65	46
SIMPLE	65	47

BEST BUY ANNUAL POLICIES

WORLDWIDE INC USA

	MAX AGE (YEARS)	PREMIUM (£)
ADULT		
TRAVEL INSURANCE WEB	49	38 ^b
FAMILY CARE Multi-Traveller	64	41 ^a
SWIFTCOVER	49	42 ^{b,c,h}
SIMPLE	65	45
65 TO 69 YEARS		
NETCOVER DIRECT	69	62 ^b
RAPID INSURE	70	70
SELECT	69	73 ^b
ACCOMPLISH	69	75
70 TO 74 YEARS		
BRADFORD & BINGLEY	74	134 ^a
THE AA	74	138 ^g
PRUDENTIAL	75	145
TAG DIRECT	75	150 ^e
75+ YEARS		
CIS Home Options	no limit	154
BRADFORD & BINGLEY	79	159 ^a
THE AA	79	189 ^a
MORE THAN	79	239
FAMILY		
TRAVEL INSURANCE WEB	49	59 ^b
ATLAS DIRECT Comprehensive	64	66 ^g
SIMPLE	65	68
SWIFTCOVER	49	70 ^{b,c}

^a Online price. Phone price is higher but it is still a Best Buy ^b Online only ^c Premium varies according to postcode ^d £29 for people aged between 50 and 64

^e Phone only ^f £107 for people aged between 75 and 79 ^g Online price. Phone price is higher and is not a Best Buy ^h £45 for people aged between 50 and 64

Rates correct at 1 September 2006