

10 Things To Look Out For When Purchasing Travel Insurance

We strongly recommend that you purchase travel insurance to protect your trip investment and yourself while traveling. Travel insurance is NOT included in ANY of England Made Easy' services. To assist you, we have listed 10 things to look out for when purchasing travel insurance:

1. Limits on trip duration

When selecting which travel insurance policy to go with, it's important to check how many consecutive days abroad you'll be covered for. Limits vary depending on the provider, and if you go over this limit, even if it's only by a day, you will invalidate your insurance.

2. Destinations that might be excluded

Also check that your policy covers you for the destination you're going to before you apply. It sounds obvious, but policies vary and if you don't know what you're looking for, they can be confusing.

Some providers, for example, will include countries such as Turkey and Egypt under European cover, while others won't. Worldwide cover, meanwhile, doesn't always include the USA, Canada and the Caribbean - so ensure your policy does if you're heading out that way.

3. Pre-existing conditions

It's important that you are honest when it comes to any pre-existing medical conditions you have. Although it can be tempting to keep them quiet to help push the cost down, or to assume that because you haven't had problems recently, you don't need to disclose them, doing so could invalidate your policy.

Should you need to make a claim on your insurance while you are away, your insurer has the right to request access to your medical records. If it finds anything you haven't declared it may refuse to pay out.

4. Action-packed holidays

Planning to take part in activities such as scuba diving, horse riding or bungee jumping on your holiday? Then you need to check that your travel insurance will cover you in the event you had an accident. Some policies will exclude these 'hazardous' activities, while others will cover you providing you pay a little extra. Hazardous activities vary between providers so check what you'll be covered for carefully.

Also be aware that if you're adding winter sports cover to your policy because you're going skiing, but you later decide to try tobogganing while you're away, this might not be included as part of your winter sports cover.

5. Limits on claims

Checking exactly how much you'll be able to claim back in the event that you lost your wallet or had to cancel your holiday is also important. After all, the last thing you want is to make a claim on your travel insurance only to find you're not covered for what you had lost.

Work out exactly what you're bringing with you to ensure you have the correct amount of cover - we recommend that you have at least the following:

- £1,500 baggage cover
- £250 to cover lost cash
- £3,000 cancellation cover - or enough to cover the total cost of your holiday

Check too whether there is a single item limit on your policy - this is the maximum amount the insurer will pay out for a single item, regardless of how much cover you have for your personal belongings overall. Single item limits are typically around £300 but some policies allow you to pay a fee to increase this.

Bear in mind that some travel insurers won't cover you at all for items such as mobile phones, so you'll need to protect them another way such as through separate [mobile phone insurance](#).

Remember to also check what your insurance excess is and whether this amount is per person for joint cover or per policy.

6. How your belongings should be treated

Your insurer will expect you to take reasonable care of your belongings. If you're found to be negligent, it could refuse to pay out.

Many policies for example, will only cover theft or accidental loss of cash if it went missing while on your person or it was locked away in a safety deposit box in your room. If you've left cash lying about in your hotel room or on the beach while you go for a swim, and it goes missing, you won't be able to claim anything back.

7. How you should report a theft

Should you fall victim to theft, you'll need to report it to the police as soon as possible. Many insurance policies specify that you must do this within 24 to 48 hours after the incident. If you report it later than this, or don't get a police report, you may not be covered.

8. If you miss a flight

We've all been there - stuck in traffic or caught up on a delayed train on the way to the airport, frantic with worry that we won't catch the flight in time. But if you miss your flight through no fault of your own, the bad news is many basic travel insurance policies won't cover you for new flights.

Even if your policy does cover you, it's important to know what you will need to do to make a claim. Some insurers will ask for evidence that you left your home in sufficient time to make the flight, while others have specified time frames in which to make your claim.

9. Alcohol and drugs policies

It's easy to let your hair down when you're on holiday, but most insurers won't cover you if you're involved in an accident when you're under the influence of alcohol or non-prescription drugs. Exclusions will vary depending on the provider, so read your policy carefully.

10. Cancellations

Although you can buy your travel insurance policy on the day you are jetting off, it can pay to buy it at the same time as booking your holiday. By doing so, you'll be covered if you need to cancel your holiday due to illness or redundancy, for example.

Remember to check exactly what situations your policy will pay out for, and if you're unsure, ask your provider for clarification before buying the insurance and take your policy documentation with you when you're away so you can refer to it if necessary.