

ClaimCert.com - holiday insurance checklist

Travel insurance

Buying it

- Buy it as soon as you can
- Disclose all medical conditions** as required by the policy and questions you are asked
- Check it has **sufficient medical cover** (at least £1m in EU and £2m elsewhere)
- Check it has **sufficient personal liability** cover (at least £2m)
- Consider buying **scheduled airline failure** if your flight is not protected by ABTA (usually an add-on)
- Consider buying **gadget cover** (usually an add-on)

If it is an annual policy

- Check it covers your **destination**
- Check it covers all **travellers** (some policies don't cover children over 18)
- Check all travellers are under the **age limit** in the policy (usually 70)
- Check all passengers have disclosed any **changes in health** since the last trip of policy purchase

Small print to look out for

- Reasonable care** – avoid excessive drinking and doing silly things like jumping off cliffs into the sea
- Dangerous sports** – check the schedule in the policy booklet to see if you need to extend cover for any sport you might do.
- Unattended property** – will be excluded, but will not usually be unattended if left in locked accommodation or with Reception. Some policies require valuables are put in a safe.

Hire Car Excess insurance

Buying it

- Check the terms and condition of your hire car company to see if a **high excess** applies to their collision damage waiver (CDW) insurance.
- If so buy a **car hire excess** policy in the UK before you travel (google "car hire excess insurance").
- Check your credit card has enough limit on it to pick up both the hire car excess if you have an accident and any holiday spending you intend to use the card for. If it doesn't ask your bank if they will raise it.

Home insurance

Small print to look out for

- Unoccupied home**– Check to see the maximum number of days your policy says you can be away. If you are going to be away longer than this tell your insurer.
- Burglar alarms** –if you have one make sure it is on when you are away and that it has been serviced in accordance with requirements
- Window locks** – if you have them make sure they are locked when you are away.
- Reasonable care** –Don't publish that you are away on Social Media if your home is left empty. Don't do silly things on holiday, like jump off a cliff into the sea and remember that if you drink excessively and are injured whilst drunk, any claim for medical assistance under your policy will not be covered.

Insurance considerations when going on holiday

Travel insurance

Buying it

Buy a policy when you book your trip – that way you will be covered under the cancellation benefit straight away and it won't cost you any extra.

If you have an Annual Policy (e.g. a Policy via your bank account) check:

- it includes cover to your holiday destination;
- you are not over the age limit set by the policy;
- you will not exceed the number of days allowed for a single trip (usually 21/28 days)
- you tell your insurer about any changes in health since you purchased the policy or your last trip

Check the policy provides sufficient cover for medical and personal liability

Medical cover - look for at least £1m of cover in the EU and £2m elsewhere (especially the USA).

Remember your EHIC card is not a substitute for travel insurance in the EU. The card only gives you treatment on the same basis as a local resident (which many EU countries charge for) and it won't help get you or your family if you are seriously ill or injured;

Personal liability – Covers you if you injure someone or damage their property and any legal costs in defending an action. Look for at least £2m of cover. All travel policies will exclude road traffic liability.

Small print to watch out for

Changes in health – Your policy will exclude pre-existing medical conditions unless they are disclosed and accepted as covered by your insurer.

Always disclose any medical condition when you buy your insurance. If you don't your insurer will cancel your policy from the day it started even if you don't have a claim that involves the medical condition.

Your policy will also require you tell your insurer about any changes in health after you buy (this is easy to overlook in an annual policy). If you do this they can refuse to cover you but, if they do this, they must allow you to cancel your trip and claim under the policy for the cost of cancelling.

Gadget cover - is usually an add-on and not included as standard.

Reasonable care – all policies require you take reasonable care. Most people relax and let their guard down on holiday. Examples of breaches include:

- Drinking excessive amounts of alcohol;
- Diving off of cliffs into the sea.

Unattended personal effects – won't be covered. They will be unattended if they are let out of your sight for more than a couple of seconds, but won't be unattended if you leave them in a secure place, for example, your locked accommodation or with reception staff.

Hire car insurance

Most car hire will include Collision Damage Waiver (**CDW**) insurance as standard. This will cover physical damage to your hire car and liability to others, but it will usually impose a **high excess (typically over £2,000)**.

The hire car company will usually try to sell you an insurance policy to remove this excess. These policies are expensive (typically £100 for 2 weeks) and the insurer will pay the hire car company a large commission for selling it. If you don't buy their policy they will require an in print of your credit card allowing them to draw down on the excess if you have an accident.

Tips

Check whether the standard insurance provided by your car hire company has a high excess.

If so buy a policy before you travel from an **independent insurer in the UK** (google Hire Car excess insurance). They usually cost about £30 a trip or £40 a year. £37.99

When you collect your hire car the hire car desk will often tell you that they **don't recognise** your own insurance or that it is illegal and that you must buy theirs. This is rubbish.

They will still insist on taking an **in print of your credit card** (even though they can't draw down on it unless you have an accident). This will reduce the credit limit on your card that is available for your holiday, so make sure you have enough credit on the card to cover both the excess and your holiday spending.

If you have an accident and the hire company draws down on the card, you can claim it back under the policy you bought in the UK.

Home insurance

Small print to watch out for

Unoccupied home- Most home insurance contains a requirement that you do not leave your home unoccupied for more than 21/28 consecutive days. So, if you are going to be away for longer than this, tell your insurer so that they suspend the requirement.

Burglar alarms and window locks – if your policy requires a burglar alarm make sure that it is turned on and complies with any maintenance requirements. If you have window locks, most policies will require that they are locked when you are away.

Reasonable care – just like travel insurance, most home policies contain this requirement. Your insurer may argue you have breached this if you publish that you are away on Social Media if your home is left empty.