

Accident & Travel Insurance

After the event many people deeply regret not taking out travel insurance. They thought their credit card, home insurance or private health cover was sufficient. This is often not the case.

An emergency abroad can be extremely expensive. If you need to be returned to the UK it could cost you thousands of pounds, unless you are adequately insured:

- £35,000 - £45,000 - Air ambulance from USA
- £12,00 - £16,000 - Air ambulance from the Canary Isles
- £15,000 - £20,000 - A scheduled flight, doctor escort on a stretcher from Australia

The British Embassy or High Commission will not pay for this!

A Travel Policy usually covers:

- Medical and health cover for an injury or sudden illness abroad
- 24 hour emergency service and assistance
- Personal liability cover in case you are sued for causing injury or damaging property
- Lost and stolen possessions cover
- Cancellation and curtailment cover
- Extra cover for activities that are commonly excluded from standard policies

The following items are also key elements of a Travel Policy which you should consider:

Personal Liability - If you accidentally cause an injury to someone or damage their property they may well sue you, therefore it is wise to have cover in place to protect against this.

Personal Accident - Payments will be made for injury, disability and even death.

Lost Baggage - Do not rely on compensation from an airline if it loses your luggage as you will struggle to get any reasonable compensation from them.

Legal Expenses - This will help you to pursue compensation or damages following personal injury while you are abroad, this is extremely important in respect of countries who have a poor legal aid system in place.