

Title:

Going On Holiday? Three Rules To Ensure You Are Properly Covered

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497

Summary:

If you are going on holiday - or even having a mini break somewhere - travel insurance is a must. Many people don't even bother taking out travel insurance, thinking they won't need to claim on it. However, if something goes wrong when you are away from home and you need medical treatment, you could spend out literally thousands of pounds in overseas hospital costs and repatriation. So, rule number one is - get travel insurance! That in itself could save you thousands of poun...

Keywords:

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Article Body:

If you are going on holiday - or even having a mini break somewhere - travel insurance is a must. Many people don't even bother taking out travel insurance, thinking they won't need to claim on it. However, if something goes wrong when you are away from home and you need medical treatment, you could spend out literally thousands of pounds in overseas hospital costs and repatriation. So, rule number one is - get travel insurance! That in itself could save you thousands of pounds!

The second rule is to shop around for it. Many people buy their travel insurance as part of their holiday package, not realising that they can probably get a cheaper policy - with the same or even better level of cover - elsewhere.

You are not obliged to buy travel insurance from your travel company - there are many online specialist sites (such as www.protection-insurance.com or www.uk-travel-insurance-online.co.uk) that have quick and easy access to online quotes and can save you up to 50% on premiums!

Holidaymakers should also be aware that you are not fully protected by the Financial Services Authority (FSA) when buying standalone travel insurance cover from High Street travel agents such as Thomas Cook and Thomson. Therefore, using one of the many FSA registered online facilities will give you peace of mind that the policy is valid.

The third and final rule of buying travel insurance is to understand different levels of travel cover that are available - for example, gold, silver and bronze. When comparing the cost of travel insurance, it is imperative you compare like with like to ensure you get the right level of cover at the right price.

...And if you are still not sure of the importance of travel insurance .. then read on...

Bernie P (40), an avid skier from London never really valued the importance of travel insurance, seeing it as a 'formality' when arranging holidays. However, a near fatal skiing accident in March last year brought it home to him, with hospital and repatriation bills totalling over £45,000.

His travel insurance policy covered all the medical and transportation costs both in Austria (which included being airlifted off the Alps, two weeks spent in a coma in hospital and treatment for 10 broken ribs, a ruptured spleen, a collapsed lung and a smashed hip joint). The policy also continued paying for further operations once he was back in the UK, including a hip re-build operation.

Over a year on, Bernie is 99% fit and has just returned from a skiing holiday. He says: "Without the travel insurance policy, I wouldn't be as fit and well as I am today. I got the best in medical treatment without the worry of paying the bills".

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