

Are you *appropriately* covered?

Check you have the right travel insurance policy for your trip



+ Medical Emergencies



Emergency medical costs should be at the top of your list.
Your policy should cover:

- ✓ Treatment costs, including hospital charges and ambulance fees
 - ✓ Returning you home after medical treatment abroad if you can't use your original ticket
 - ✓ Reasonable transport and/or accommodation expenses for a relative or friend to stay with you or help you home
 - ✓ Temporary emergency dental treatment
 - ✓ Access to 24 hour assistance helplines to offer support and advice about treatment
- ! Remember, withholding details of your medical history may invalidate your policy**

✓ Get the right policy for you.

When choosing a policy, ask yourself:

- ✓ Would a multi or single-trip policy be more appropriate?
- ✓ If taking a longer trip, would a gap year or backpacker policy be more suitable?
- ✓ Am I travelling just within Europe, to the USA or elsewhere? (for Europe you'll need your **European Health Insurance Card** too)
- ✓ Do I need additional cover for doing any sports or activities, or is my holiday a cruise?
- ✓ What is the value of the possessions I am taking?
- ✓ Am I travelling alone, or would a family or group policy be more suitable?
- ✓ What is the cost to me of cancellation?

★ Extras. It's not just about medical cover.

Some policies may also insure you for:

- ✓ Lost or stolen money and passports
- ✓ Sports equipment
- ✓ Missed departure in certain circumstances
- ✓ Travel disruption or delay
- ✓ Personal liability cover for injuries to other people
- ✓ Personal accident
- ✓ Legal expenses

£ Shop around for the best deal, but never buy a policy based on price alone—the cheapest policy may not cover all of your needs.

i For more information and advice on travel insurance visit
www.gov.uk/foreign-travel-insurance
#travelaware



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