

# Travel Insurance



## Information & Guidance

Some of the main features relating to Travel Insurance are explained below :-

### Single trip v Multi Trip cover

Depending on how often you go on holiday in a 12 month period will determine which policy is right for you. If you go away regularly (3 or more times a year) it may be worth setting up annual policy which would cover you for all the trips you go on including trips in the UK (Must be a minimum of 2 nights and be pre booked). If you go away once or twice a year then single trip Insurance will be the cheaper option. We can work out the prices for both types of policies and tell you which is the best option.

### Emergency Medical Cover

This is one of the main sections of travel insurance as it covers up to £10 million for hospital fees if taken ill or you are injured during your trip. Claims can be very expensive whilst you are abroad as there is no NHS.

### Cancelation cover

You can claim for loss of pre-paid travel & accommodation expenses if you have to cancel your trip before it begins. This could be because you are not fit to travel, a close family member is taken ill or even if your house becomes uninhabitable due a storm/flood for example.

### Curtailment cover

If you have to cut short your holiday due to becoming ill, someone at home becomes ill or there is an emergency at home ie. your house becomes uninhabitable due a storm/flood. You can claim for non-refundable trip expenses, accommodation costs and transportation costs to get home.

### Hazardous Activities cover

Certain activities are covered as standard ie. if you are injured while riding a pedal cycle but if you are planning to go jet skiing you may need to pay a little extra for your insurance to cover the hazardous activity.

### Winter Sports cover / Golf cover / Cruise cover

Additional cover (at a small additional cost) is available for these types of holidays. You receive cover for your Ski or Golf equipment or the cruise cover offers compensation if your itinerary changes and you do not dock at one of the planned ports. It also covers you if you miss an excursion due to illness.

### Excesses

An excess is an amount that is deducted from any claim you make. Different sections of the policy can have different amounts and details can be found in the policy documentation. The excesses can range from 'Nil to £150'.

### Pre Existing & Historical Medical conditions

All medical conditions need to be disclosed to the Broker/Insurers at the time of the quotation so it can be priced accordingly. Insurers need to weigh up their risk (or chance of a claim) depending on what medical conditions exist. Failing to mention a condition could invalidate your policy/claim.

### Claims Procedures

Your policy documents will have a Medical emergency telephone number to use whilst abroad and other claims can be sorted when you get back home as long as you have proof of the claim or expenses incurred.

**NEED MORE HELP ?** - G. Moore & Co.'s service & support does not stop here. We have more information on our website - [www.gmco.co.uk](http://www.gmco.co.uk) or give us a call on 01535 643262 and we can answer any questions or queries you may have.