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*Hassle-proof*  
**YOUR  
HOLIDAY!**

**FEATURE** SARAH COHEN  
**IMAGES** ISTOCKPHOTO

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Planning a trip to Europe? Tempting as it is to make savings where you can; a good travel insurance policy can help you out if things go wrong. The European Health Insurance Card (EHIC) gives you the right to healthcare in many European countries so it's a good idea to get one - but remember, it won't cover you for everything and isn't the same as an insurance policy.

### **A FEW THINGS TO LOOK OUT FOR**

Remember that travel insurance policies can vary considerably. Find a policy that works for you – remember, cheaper isn't necessarily better.

If you're an adrenaline junkie and plan on taking part in any adventure sports, such as bungee jumping or diving, make sure your policy covers you for it.

If you're going to be carrying valuable items check the limits that apply under your policy. If you are taking valuables, such as jewellery, money or electronic items, make sure you keep them secure. If the hotel has a safe, use it!

You might also want to make sure that your policy is in place in the lead up to the holiday just in case something happens and you are unable to go.

### **MONEY RELATED MATTERS TO BEAR IN MIND**

Last minute bargains: If you're tempted by a last minute flight deal online, think before you click! If you've not used the

company before a quick internet search can tell you if other consumers have encountered any problems.

Keep it covered with credit: If you're paying for flights or accommodation it's worth considering paying with a credit card, as there is some legal protection if you don't receive the goods you paid for or what you purchased isn't of the required standard. But be aware that it only covers you in certain circumstances

Don't leave it all behind? If you're lucky enough to be planning an extended trip, it's worthwhile checking your home insurance policy as there is likely to be a limit on the number of days you can leave your home 'unattended'.

Have a back up plan: Let your bank know in advance if you're planning on using your card abroad. It's also a good idea to keep a copy of your insurance policy and a list of important numbers, such as the international helpline for your bank and travel insurer – just in case!

Wherever you choose to escape to this summer, we hope you have a trouble-free trip! However, if you do have a problem the financial ombudsman may be able to help.

You can contact the ombudsman service on 0300 123 9 123 or <http://www.financial-ombudsman.org.uk>.

As summer starts you may be thinking about taking a bit more time out to relax and enjoy yourself. Whether you're planning a staycation in the UK or a trip abroad to get away from it all, keeping your costs down could well be near the top of your priority list.

Blackhair asked the Financial Ombudsman Service – the free service that was set up to solve problems between consumers and financial businesses – for some money related tips to help ensure that your holiday is hassle free.

Travel insurance, is it worth the money?

