



Fans warned to check small print on travel insurance policies

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HOLIDAYMAKERS and soccer fans going to France for Euro 2016 have been warned that the travel insurance they take out may not cover them if something goes wrong.

Many policies have exclusions and get-out clauses.

Despite this, financial experts said travel insurance is a necessity for those going abroad.

Director of general services at the **Irish Brokers' Association**, Brian McNelis, said consumers need to get travel insurance, but also need to ensure the policy they choose adequately covers them.

"In the wake of recent terror attacks and plane crashes, we are calling on Irish holidaymakers to ensure they have taken the necessary precautions in advance of taking off to ensure they are covered by adequate insurance," he said.

He said cover for losses due to terrorism are included on most policies for European countries, but often not for nations in the Middle East and North Africa.

"Cover for accidents and attacks due to terrorism de-

pends on the country visited. Locations are excluded from policies, but generally speaking France is covered," he said.

This means it is important to check the terms and conditions of the policy before buying it.

Sharp competition among insurers means that travel cover premiums rates have never been more competitive, Mr McNelis said.

The **Irish Brokers' Association** advised consumers that, at the very least, on the travel insurance policy people should expect to get cover for:

- Medical and repatriation cover;
- Cancellation and curtailment;
- Travel delay;
- Personal baggage and money cover.

Broker Ciaran Mulligan of Multitrip.com said many policies do not cover strikes.

The recent strikes by air traffic controllers in France

means that this was essential, he said. Multitrip.com policies automatically cover accommodation costs if there are strikes.

A review of the travel policies by insurance expert **Dermot Goode** of **TotalHealthCover.ie** found that some cover hospital admissions only, and will not refund the cost of using an accident and emergency facility.

Mr Goode said this meant people who buy low-cost travel insurance think they have adequate cover in place, when in fact they do not.

He warned those who do not take out separate travel cover, because they assume their health insurance plan will cover them for medical treatment abroad, that most policies have limits on the amounts insured.

Most health insurance policies include between €55,000 and €100,000 worth of emergency cover while abroad.

"If your medical costs exceed these limits, then you are personally liable for the difference," Mr Goode said.

And he warned that other limits may apply. Sports regarded as hazardous, such as bungee jumping, may be excluded from the cover on a typical travel policy.

Dental cover is often limited on travel insurance policies, Mr Goode's review uncovered.

Even with a European Health Insurance Card, which entitles EU members to treatment within the public system of another EU country, you may be put on a waiting list, he said.



The recent strikes by air traffic controllers in France mean that strike cover is essential