

[By Simon Markham](#)

Travel insurance is often an after thought when booking a trip but can be a life saver if things go wrong, especially if you're half way around the world when it does.

At the very least a good travel insurance policy buys you a little extra peace of mind. But is it a false sense of security? With travel insurance companies estimating that up to 10% of claims are fraudulent, how can you ensure that any legitimate claim you make is taken seriously and paid out in full?

### **TIP 1. Take a closer look before you buy**

Many people assume that there's little difference between most travel insurance policies. In reality, the quality of cover, options included and excesses you'll have to pay will vary. This might seem trivial now but will be crucial should you need to claim.

A lot of disputes arise because people think they're covered and discover too late that they're not.

So before you simply opt for the cheapest premium, take a closer look and make sure you're comparing like with like. In particular, be sure to check:

- Policy excess: don't just compare premiums check how much of a claim you would have to pay. If the excess is £50 per item that means you have to pay the first £50 of any claim for each item you are claiming for.
- The maximum you claim for individual items.
- The level of medical protection you have, particularly in countries like the USA where medical costs can be higher.
- What you're not covered for such as pre-existing medical conditions.
- If you're covered for lost or stolen cash and how much.
- If loss is covered as well as theft.
- If 24-hour emergency assistance is included or optional.

A comprehensive list of insurers can be found in the [Travel Insurance Index](#)

### **TIP 2. Disclose any existing medical conditions**

Your travel insurance policy is a contract between you and the insurance company based upon "utmost good faith". As such you have a duty to disclose anything that may affect the acceptance or terms of a policy, any exclusions or its price.

Be completely open and honest about your medical history and any activities you're likely to take part in, whether you think they're risky or not. As with any insurance policy; if in doubt declare it anyway. One of the most common defenses made by insurers when declining a claim is that information was not disclosed or not correctly disclosed. Declare everything and document it.

### **TIP 3. Take a copy document with you**

Most good policy travel insurance documents will confirm the claim procedures to follow in the event of theft or loss, what you are covered for and most importantly who to call in an emergency. Having this information to hand can save a lot of unnecessary stress if you need help whilst away.

### **TIP 4. Document any valuable items**

Take photo's and keep receipts for expensive items such as jewellery or cameras you plan to take with you on holiday. Having proof helps enormously if you claim for these high value items.

### **TIP 5. Report any thefts or losses quickly**

Any losses or thefts should be reported immediately to the local police. Get an accident report number or similar documentary proof that you've officially reported the loss and if you're on a package holiday, again quickly report the situation to the hotel or travel company rep.

If your bag is lost, stolen or damaged at the airport, report it immediately and get a receipt from the airline or baggage handler.

### **TIP 6. Be prepared for medical claims**

The old E111 forms have now been replaced by the European Health Insurance Card (EHIC) which entitles the holder to free medical treatment within Europe equivalent to that available on the NHS. Application forms are available from Post Offices and should be submitted at least ten days before you travel. This is based upon agreements between EU countries and qualifies visitors for the same medical treatment as local citizens.

Before you leave check your policy document or contact the insurer to confirm what precise steps your insurance company requires you to take in a medical emergency. If you have to buy any treatments or medicines, again keep receipts and original prescriptions if possible.

### **TIP 7. When you get home**

If you need to make a claim, examine the small print, contact your insurer and work out what you can claim for. Gather and submit all supporting documentation via recorded delivery (keeping copies for yourself) as evidence of your claim. Submit receipts, photographs and copies of any police or medical reports you have received.

Keep copies all correspondence and make detailed records of every phone call, including the name of the person you spoke with and the time of your call.

### **TIP 8. What if your claim is declined?**

Your claim could be declined by the insurer for many reasons. For example most policies won't cover alcohol-related incidents and like all insurance you must take 'reasonable' care of your belongings.

Your first step is to appeal against the decision providing detailed and specific points for your argument backed up by any additional evidence. If you feel you have been poorly treated you can take your case to the Financial Ombudsman Service.

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