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Why buy travel insurance? by [Sean Burke](#)

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When you're planning an overseas holiday, your to-do list might seem to be as long as your arm. But in fact, there are only a few essentials you need to ensure you have. The first is your passport, especially if you're leaving the country. The second is your flight or travel details, such as a flight ticket, boarding pass or train booking confirmation. The third is some foreign currency or a credit card, so you have a source of payment. And the final essential is travel insurance.

Many people forego travel insurance, because they think they won't befall any unfortunate incidents on their holiday, because they're trying to save money or simply because they forget. However, the benefits of travel insurance often far outweigh the costs. To begin with, travel insurance might cost less than two drinks in a resort bar. For instance, if you're on a weekend break in Europe, a single trip travel insurance policy could cost less than £10 for two people.

Travel insurance to further afield destinations like India and Australia naturally cost much more, and policies including the USA and the Caribbean may incur increased expense. However, a policy that costs £40 to cover one traveller can incur significant benefits: for example, thousands of pounds worth of cover for lost baggage, cancellation, a personal accident and scheduled airline failure.

However, one of the most important benefits of having travel insurance is medical expenses. If you're on holiday in the EU, holders of a valid EHIC card may be able to claim free or discounted medical treatment if an accident or illness should arise. But outside the EU, you may have to pay for medical costs completely yourself if you don't have a health insurance policy. For example, if you're skiing in Switzerland and you meet with an accident, you may have to be helicoptered to the nearest hospital or even back to the UK. Without travel insurance, you could be liable for paying the complete cost of the helicopter ride yourself, which could run into hundreds of thousands of pounds.

At the same time, it's important to note that many travel insurance policies don't come with winter sports or extreme sports coverage as standard. So if you are going on a skiing holiday or you plan to bungee jump during a trip to Australia, you could have to pay an excess to ensure you're covered for these activities. Moreover, many policies have a limit on the length of your trip – for instance, no longer than 30 days – so cover for extended backpacking trips or gap years may need to be purchased separately.

If you're not a frequent traveller, single trip travel insurance is likely to be the most cost effective option. This type of policy covers one holiday for a specified length of time. Alternatively, frequent travellers will make significant cost savings by buying an annual travel insurance policy. An annual policy is valid for 365 days and usually covers an unlimited number of trips within a year.

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