

# KNOW BEFORE YOU BUY TRAVEL INSURANCE TIPS



## WHEN TO BOOK INSURANCE?

You are at risk from the moment you book your trip. To cover for cancellation you should purchase your insurance on the same day you book.

## ALWAYS CHECK THE POLICY LIMITS

Travel Insurance policies will vary in terms of policy limits, be sure to check the limits of the policy meet your requirements, mostly in relation to Cancellation and Medical.

## CHECK YOUR POLICY EXCESS

Always check the policy excesses as this is the first part of any claim you will be liable for. Excesses can vary depending on the type of policy issued and insured persons.

## MEDICAL CONDITION OR TAKING MEDICATION?

Be sure to understand the important conditions relating to health as there will be exclusions especially for pre-existing conditions. You must fully disclose all medical to be fully covered.

## EUROPEAN HEALTH INSURANCE CARD (EHIC)

The EHIC allows holders to access basic health care services in another EU or EEA Country. This is not a replacement for travel insurance as it does not cover for Cancellation or other travel insurance related items.

## NORTHERN IRELAND RESIDENTS TRAVELLING FROM THE SOUTH

There are policies on the market that will NOT cover if your departure is outside the UK, always check if your policy includes this clause.



GET YOUR TAILORED QUOTE

T: 0800 083 3551 - QUOTE 18199

W: [HTTPS://WWW.HOLIDAYEXTRAS.COM/TRAVEL-INSURANCE.HTML?](https://www.holidayextras.com/travel-insurance.html?AGENT=18199)  
AGENT=18199



SCAN ME