**Insurance October send plan**

**Subject line: The ins and outs of travel insurance**

**Preview line: how to pick the right travel insurance policy**

As you plan to escape regular life by going on holiday abroad, you never want to consider: could something potentially go wrong? Having the right comprehensive travel insurance in place can make the difference between an inconvenience and a disaster. So, which type of policy do you need?

**Consider the level of coverage**

There are three main types of travel insurance available:

**Single trip cover:** this is the most common type of travel insurance that will cover you for a one-time, time-limited trip or holiday.

**Annual multi-trip cover:** this travel insurance is commonly a one-off payment that will cover you for a 12-month period of going on holidays and is usually a cap on how long these holidays can last.

**Nomad, long stay cover:** a travel insurance that is usually used for backpacking, gap years, or long cruises and usually lasts for a year.

Good insurance can come at a higher cost, but it’s always worth it. Cheaper travel insurance often comes with less generous terms, especially for cancellations, baggage loss, and medical interventions. So, always ensure you’re fully protected.

**Check your policy matches your needs**

Make sure to carefully review the fine print before finalising the agreement. Lots of travel insurance policies exclude high-risk activities, only cover specific age ranges, or do not cover problems caused by certain diseases or health conditions. Since the pandemic, some insurers won’t cover issues relating to Covid.

**Other considerations**

Frequent travellers may be better off taking out a multi-trip policy for continuous protection, whether travelling within Europe or worldwide (including or excluding North America). When choosing the right policy to match your needs, you can add on extras that can cover you for specific sports and activities. You can also secure travel insurance for your entire family, which can protect them when travelling as a group or individually.

We can help you find the perfect, cost-effective policy for your unique circumstances.

**Contact us today to discover the right policy for you.**