Are You Covered? Airport Parking and Hotels (APH) Compares Travel Insurance Policies

Tuesday 9 August, 2016

Related Sectors:

Travel & Tourism ::

Scan Me:

According to recent research published by TravelSupermarket.com*, 46% of Britons claim they regularly go on holiday ***without*** buying travel insurance, with possible reasons including misunderstanding policies or feeling put off by high excess costs. With this in mind, Airport Parking and Hotels (APH) has created a guide comparing travel insurance policies to help travellers digest the mountain of policy details and properly understand what travel insurance policy could be right for them.

The research is available in the Know Before You Go section of the APH website athttp://www.aph.com/travel-insurance.

The research compares 68 policies offered by 26 travel insurance providers including Asda Money, Go Travel and Staysure, and compares the level of cover provided for emergency medical treatment, cancellation of trips, missed departures and loss of passport. Also, importantly, in light of the recent demise of Lowcost Holiday Group, which policies cover your tour operator failing, financially.

To match the extent of cover with each trip and budget, 22 insurance providers offer more than one level of cover, with Boots and the Post Office offering the widest variety of cover with each providing five different levels of insurance. Travellers who are planning to travel more than once in a year may consider purchasing an annual multi-trip policy and these are offered by all 26 of the insurance providers researched, with Boots further extending their cover option to 18 months with a Longstay policy.

To help with an unexpected hospital visit, all of the policies researched cover costs for medical treatment in an emergency with the amount of cover ranging from £1,000,000 with two policies, AXA's Basic cover and Boots' Lite cover, to unlimited monetary cover with six policies researched which include Black cover from Virgin Money and all policies provided by Bupa.

If a trip can no longer go ahead due to unavoidable circumstances, 67 of the insurance policies provide cover for cancellation of a trip with the amount of cover ranging from £200 with Everyday Value cover with Tesco Bank, to £10,000 with Gold cover from Thomas Cook. Claims for recovering the costs of a cancelled trip will only be considered by insurance providers when the cancellation of a trip is necessary due to reasons such as bodily injury, being called for jury service, serious damage to the policy holder's home address or the death of a close relative.

To claim back costs for a missed departure, 56 of the 68 policies researched provide cover when an international departure is missed, with the maximum amount of cover ranging from £150 under Boots' Lite cover, to £1,500 with Columbus Direct's Gold cover. In the event of a missed departure, compensation to cover the costs for reasonable additional accommodation and travel expenses may only be claimed in the event of a failure of public transport, involvement in an accident or breakdown whilst traveling to the departure point, an industrial strike or adverse weather conditions.

Losing a passport whilst travelling is arguably the ultimate nightmare for any traveller, but luckily costs for replacing a passport are covered in 65 of the travel insurance policies researched, with the maximum monetary cover ranging from £50 with Insure and Go's Budget Cover, to £750 with Aviva's Travel Insurance. Compensation for lost passports will cover passport replacement fees and reasonable additional travel and accommodation expenses.

For those looking for support in the event of their tour operator or airline failing financially prior to departure, 41 of the travel policies researched offer compensation should the scheduled airline fail, including all policies with Columbus Direct and Endsleigh. Furthermore, 22 of the travel insurance policies, including Superior cover with Asda Money, cover end-supplier insolvency, which covers financial failure of car hire companies, hotels, and tour operators. Travellers should keep in mind that if their holiday is ATOL (Air Travel Organiser's License) protected, the travel provider must offer alternative arrangements or a full refund in the event of financial failure.

In all situations, travellers should ensure they fully read and understand the policy documents before travelling, as these are frequently updated by insurance providers. Travellers should also keep in mind that for 62 of the policies researched, an excess must be paid before making a claim, and this varies from £25 for any claims under AXA's Premier cover to £200 for medical treatment claims with Admiral's Economy cover.

For further information on Airport Parking and Hotels (APH),
Visit www.aph.com or call 01342 859515.

ENDS

Company Contact:

_

Pressat Wire

E. support[@]pressat.co.uk

View Online

Newsroom: Visit our Newsroom for all the latest stories:
https://www.wire.pressat.co.uk