

Travel insurance checklist:

Things to think about when choosing travel insurance:

- ✓ **Cover for travel in Europe, worldwide excluding the US or Worldwide?**
- ✓ **Single-trip policy or annual policy?**
- ✓ **How long will your trip be?**
- ✓ **Is the policy just for you or other people as well?**
- ✓ **If you are over 65 or have a medical condition will the policy cover you?**
- ✓ **Are you going on the sort of holiday where you might need specialist insurance such as backpacking, winter sports or doing ‘dangerous activities’?**

Minimum cover requirements:

- ✓ **Medical expenses cover of £1m plus for Europe and £2m plus for the US including repatriation and a 24-hour helpline**
- ✓ **Cancellation cover if you have to cancel or cut short your trip**
- ✓ **Travel delay and disruption cover**
- ✓ **Baggage cover of at least £1,500**
- ✓ **Personal liability and legal expenses cover**