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TRAVEL INSURANCE

What types are there and which one is right for me?

Cancellation cover

Benefits: cancellation costs before departure and cover if you have to cut your trip short.

Ideal for: travellers who want to protect themselves against financial loss if the trip has to be cancelled before it starts or cut short early.

The trip can be called off or cut short for any of the cancellation reasons listed in the policy. E.g. a traveller suddenly and unexpectedly falling ill or similar, in each case for the cancellation reasons listed in the policy.

Travel cover

Benefits: medical benefits abroad (e.g. treatment costs, medical repatriation) plus further assistance services.

Ideal for: travellers who want protection against high doctor's and hospital bills, especially abroad.

Comprehensive cover (our recommendation)

Benefits: a combination of cancellation cover and travel cover – including cancellation, curtailment, medical care abroad and further travel benefits such as baggage insurance, delay cover, personal liability insurance and the like.

Ideal for: all travellers who want to be covered on all fronts and value comprehensive insurance protection.

Annual insurance

Benefits: depending on the plan you choose, year-round cover for as many trips as you like, up to a set maximum length per trip.

Ideal for: people who travel several times a year. From as few as two or three trips annually, an annual policy often works out cheaper and more convenient than several individual policies.