
Some important travel insurance points

- Do some research
- Shop around for the right mix of price and cover for your particular needs
- Make sure the policy covers everything you need – cancellation, baggage, travel, money, etc, etc and that it covers the exact countries you'll be visiting
- Don't try to save money by not revealing an existing medical condition or disability on the insurance application form – inaccurate or incomplete information can invalidate the policy. In which case you have no cover.
- If you are travelling on vacation more than once a year – you might find that an annual policy will be more economic
- Take note of time limits – most policies say that they will cover vacations of up to a certain length. If you are going to be away for longer you'll need to look around for a policy that will cover you
- If you are going to be getting involved in sports or other similar activities you will need to check that your policy includes such cover. Some policies make sports and activities an optional extra – so beware.
- And most important of all – make sure that the dates on the policy match your vacation period.