

## **REMEMBER YOUR EASTER GETAWAY FOR THE RIGHT REASONS**

### **Don't ditch the travel insurance urges Mondial Assistance**

This Easter, whether you're planning a budget city break in Europe or a relaxing fortnight on the beach somewhere sunny and warm, don't cut costs by leaving travel insurance off your holiday checklist. That's the Easter message from Mondial Assistance, an international leader in assistance and travel insurance.

As the recession continues to cling tight to the purse strings, it is important to look beyond the upfront price of insurance, to the potential cost of medical treatment, replacement of belongings in the case of lost luggage or theft, and even alternative accommodation and flight arrangements should you be caused to miss your plane in either direction.

"It is to be expected that everyone is looking to cut costs in all areas of life at the moment without sacrificing treats such as holidays, but all too often ditching the travel insurance seems to be the easy option for many people. That could be an extremely expensive mistake should things go wrong," explains Ben Smart, Sales Director for Travel at Mondial Assistance in the UK. "Wherever you're heading this Easter, make sure you are fully covered to avoid any nasty surprises or huge medical bills."

Many people every year travel without insurance, either because they are willing to take the risk and simply hope they will not fall ill, get injured or lose their belongings, or because they believe the European Health Insurance Card (EHIC) will cover any medical expenses. It is important to understand what is and isn't covered by the card, as it is not an adequate alternative to travel insurance, but should be used to complement it. The EHIC will not cover treatment in some hospitals, and will never cover the costs associated with lost belongings or additional flights which must be purchased due to cutting a holiday short or extending it due to hospital stays.

If you purchase the right policy, travel insurance can cover everything from holiday cancellations and airline failure, to lost or stolen belongings, as well as medical treatment, in the event of illness or injury. By purchasing the right level of cover, you will know that assistance is at the end of a phone line if you need it.

Ben Smart concludes, "Travel insurance should be as important as remembering your passport when travelling. The right level of cover means holidaymakers can relax and enjoy their trip, which is especially important for families. So, to make sure you remember this year's Easter holiday for all the right reasons, read the small print before you part with your cash - a bargain insurance product may only offer you very limited cover and leave you with an extremely large bill."

**For travel insurance prices and a global support network visit**

**[mondial-assistance.co.uk](http://mondial-assistance.co.uk)**

#### **Mondial Assistance Top Travelling Tips**

When you travel, some things are out of your control, but there are many steps you can take to stay safe and keep your trip on track.

1. Be aware of current travel alerts or warnings.
2. Take out appropriate travel insurance to cover hospital and medical treatment, and any activities, including adventure sports, in which you plan to participate.
3. Ensure your insurance policy covers cancelled trips and scheduled airline failure.
4. Check if you require visas for the country you are visiting (or where you are in transit).
5. Make copies of your passport details, insurance policy, visas and credit card numbers. Carry one copy in a separate place to the originals.
6. Check for any recommended vaccinations and other precautions.
7. Make sure your passport has at least six months validity from the time of travel.
8. Familiarise yourself with the laws governing the region or country you are visiting.
9. If you do not speak the local language, learn a few key phrases in case you need assistance.
10. Use common sense: Don't walk in unfamiliar areas at night, don't accept rides in unmarked taxis, and don't accept packages with unknown contents.

END

**Mondial Assistance: an intervention every 2 seconds around the world.**

International leader in Assistance, Travel Insurance and Personal Services, today the Mondial Assistance Group counts more than 9 817 employees who speak 40 different languages and work throughout the world with a network of 400,000 service providers and 180 correspondents. 250 million people, or 4% of the world's total population, benefit from its services, which the Group provides on all five continents. Mondial Assistance is a member of the Allianz Group.

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