Travel Insurance

Money

What it actually covers, and the exclusions that catch people out.

Medical cover is the part that matters most; the rest is convenience.

Usually covered

- Emergency medical treatment
- Repatriation
- Cancellation and curtailment
- Lost or delayed baggage
- Personal liability

Commonly excluded

- Undeclared pre-existing conditions
- Incidents involving alcohol
- Unlisted sports and activities
- Travel against government advice
- Unattended belongings

Check

- Medical cover limit — millions, not thousands
- Excess per person per section
- Whether your destination is listed

> Medical repatriation can cost tens of thousands. That single item is the reason to hold the policy.