

# TRAVEL INSURANCE FACTS

A proportion of travellers are still going abroad without adequate travel insurance, risking thousands of pounds of expenses should they experience any difficulties while overseas. The Foreign and Commonwealth Office (FCO) have gathered the below statistics to highlight the importance of taking out insurance, and ensuring it covers you for everything you want to do. To get further advice before you travel visit [www.gov.uk/knowbeforeyougo](http://www.gov.uk/knowbeforeyougo)

## BEFORE YOU GO

**24%** of travellers holidaying abroad in 2012 were **UNINSURED**



**48%** of 15-24 YEAR OLDS holidaying abroad in 2012 were **UNINSURED**

**ONLY 12%**

of travellers **READ** all their insurance documents

**16%** of consumers mistakenly **BELIEVE** that travel insurance **IS UNNECESSARY** as the UK government will pay for treatment abroad



**MEN 8%** are **LESS** likely than women to take out insurance



## WHILE AWAY



**82%** of young Brits admit to taking part in **MORE ADVENTUROUS BEHAVIOUR** when on holiday

**50%** of all British travellers **DON'T CHECK** that they're **COVERED** before an adventurous holiday experience

**3,793** British people were hospitalised abroad in 2011/2012, which equates to:

**70 PER WEEK**

**10 PER DAY**



## IF SOMETHING GOES WRONG

Average medical claim **£914**



Average non-medical claim **£408**



Average Post Office insurance claim by 65-74 year olds **£971.63**

Average Post Office insurance claim for a Personal Accident **£7,500**

Example Case  
Stomach bug/infection treated in a Californian hospital with return flights

**£100,000**



**48%** of people **DON'T REALISE** that without travel insurance **THEY'D BE LIABLE** to pay for their own medical bills abroad

**78%** admitted they wouldn't have the means to **PAY £10,000** to cover hospital bills of an uninsured loved one abroad

Example Case  
Fall resulting in a broken hip, treatment in a Spanish hospital with return flights

**£15,000**



**20.5%** of Post Office insurance claims are made by **18-30 YEAR OLDS**

## EHIC

**17%** of travellers wrongly **ASSUME** that when travelling in Europe they **DON'T NEED INSURANCE** because they have an EHIC

**26%** think the EHIC will pay for **REPATRIATION**

An EHIC is valid for all medically-necessary care within the EU and the EEA and should be accepted by all state hospitals. However the FCO strongly recommend that travellers should also have comprehensive travel insurance, as an EHIC only covers necessary care and won't cover things such as repatriation to the UK in the case of a medical emergency

### Support for British Nationals abroad

#### The FCO can:

- Provide information about transferring money
- Give you a list of local doctors, lawyers, interpreters or funeral directors
- Contact friends and family back home for you if you wish
- Issue you with replacement travel documents

#### The FCO cannot:

- Get you better treatment in hospital than is given to local people
- Pay any bills or give you money
- Make travel arrangements for you

Further details of how the Foreign Office can provide support to British nationals when things go wrong abroad are outlined in the publication Support for British Nationals Abroad which can be found at [www.gov.uk/fco/publications](http://www.gov.uk/fco/publications).

Sources: 1. The ABTA Consumer Trends Survey 2012. 2. UK Travel Habits Tracking Research, July 2012. 3. Censuswide Fieldwork May 2013. 4. British Behaviour Abroad Report 2012. 5. Post Office Claims 2012 - Single Trip and Annual Multi-Trip. 6. Association of British Insurers - 2011. 7. LV = Travel Insurance (example cases only - each case is different and will incur different costs).