



THE COMPLETE GUIDE TO HOLIDAY INSURANCE

LIVE | SAVE | INVEST | PROTECT | RETIRE



CONTINUUM
YOUR FINANCIAL FUTURE MADE REAL

About Continuum

We believe in the personal approach. We prefer to create a solution tailored to your real goals and objectives.

We believe in creating a three-way Partnership between Continuum, the Adviser, and the client, in an environment where each party can only succeed and grow if the other parties also succeed and grow.

When you become a client you embark on a journey with us, a journey where you are the focal point of everything we do.

We know that our clients are all individuals, and all have their own particular circumstances, priorities, goals and needs. So our service begins with getting to know you and understanding your objectives.

We are independent

The recommendations we make and the products we select are based solely on your needs and objectives.

Personal approach

We can create a tailored financial solution that aims to help you reach your personal goals and save money while you do so.

Award-winning financial services

At Continuum we are proud to have been recognised by our clients and industry experts through a wide range of awards.



Proud to be recognised for our business approach to Environmental, Social Responsibility and Governance matters.

Welcome

A holiday should be all about fun, rest, and discovery – not financial risk, illness, or frustration. Yet every year, thousands of UK travellers get caught out by assuming nothing will go wrong. The appropriate travel insurance can protect you from cancellations, medical emergencies, lost possessions, and much more.

Let's break down exactly what you need, why you need it – and how to make sure you're covered correctly.

Important information

The information contained in this article is based on the opinion of Continuum and does not constitute financial advice or a recommendation to suitable insurance product, you should seek independent financial advice before embarking on any course of action.

1. Travel Insurance Basics: What's Covered

A typical travel insurance policy should include cover for:

- **Cancellation or curtailment** - Reimbursement if your trip is cancelled or cut short due to illness, bereavement, natural disaster or travel company failure.
- **Medical expenses** - Emergency healthcare, hospital stays, doctor visits, repatriation, and ambulance services – including air ambulances.
- **Baggage and personal belongings** - Lost, stolen, or delayed baggage, including valuables (though there are usually limits on electronics, cash, and jewellery).
- **Travel delays or missed departures** - Compensation if your flights are delayed or you miss your connection due to reasons beyond your control.
- **Personal liability** - Legal expenses if you're held liable for injury or property damage during your trip.
- **Legal expenses** - Cover for legal advice or action following an incident abroad.

Begin your journey

If you'd like to discuss what to consider when arranging the appropriate travel insurance, one of our team will be happy to help guide you through the key points.

While we don't provide advice on travel insurance, we can help you understand what to look out for and how it may fit alongside your wider financial planning.

Call us on **0345 643 0770** or book a free consultation without any obligations at **mycontinuum.co.uk**

2. Medical Cover: Don't Leave Home Without It

This is the single most important element of travel insurance. NHS care doesn't extend beyond UK borders, and private care overseas is often expensive.

What your medical insurance should include:

- Emergency care
- Ambulance transport
- Surgery, medication, hospital stays
- Repatriation (including medical escort or air ambulance if required)
- Daily allowances for hospital stays
- Ongoing treatment costs if required on

3. Existing Conditions and Special Circumstances

It's vital to declare:

- Any ongoing or recent medical condition
- Mental health diagnoses
- Pregnancy beyond 28 weeks (for some insurers)
- Any recent surgery or hospitalisation

Failure to declare these could invalidate your claim.

If you have complex needs, look for a specialist insurer – there are many who cater specifically for travellers with cancer, heart conditions, or mobility needs.

4. Travel Insurance After Brexit: The GHIC Explained

If you're visiting Europe, carry a UK Global Health Insurance Card (GHIC). It gives you access to public healthcare in EU countries, similar to what local citizens receive.

But it's not a substitute for insurance. It won't cover:

- Private clinics
- Emergency repatriation
- Theft or trip cancellation
- Apply only via the official NHS website. It's free.

5. Types of Policies: Choose the Right One

- **Single Trip Cover** - Ideal for one-off holidays, especially within Europe.
- **Annual Multi-Trip Cover** - Best value if you take two or more holidays a year. Make sure to check limits on trip duration.
- **Backpacker or Long-Stay Insurance** - Suited for extended travel – often excludes high-risk activities unless added.
- **Cruise Insurance** - A specific policy often required for cruise holidays – includes missed port stops and onboard medical care.
- **Winter Sports or Adventure Cover** - Needed for skiing, snowboarding, hiking, scuba diving and more. Make sure all your activities are listed.
- **Family or Group Cover** - Often cheaper, but premiums are usually based on the age and health of the oldest member.

6. When Should You Buy Travel Insurance?

The most suitable time is immediately after booking your trip. This gives you cancellation protection straight away – before anything unexpected happens.

Annual policies start from the date you choose, so consider activating it before your first planned trip.

7. What's Not Covered: Common Exclusions

- It's vital to declare:
- Any ongoing or recent medical condition
- Mental health diagnoses
- Pregnancy beyond 28 weeks (for some insurers)
- Any recent surgery or hospitalisation
- Ignoring government travel advice
- Items left unattended or not locked away

Read the fine print. If in doubt, ask your insurer.

8. How Much Does It Cost?

If you're visiting Europe, carry a UK Global Health Insurance Card (GHIC). It gives you access to public healthcare in EU countries, similar to what local citizens receive.

Costs vary depending on:

- Age of traveller
- Destination (e.g. US and Caribbean are more expensive)
- Duration
- Activities
- Health status

As a general guide:

- Annual European cover for a family: from £60-£100
- Worldwide annual cover: from £80-£150+
- Over 70s with conditions: £200-£500+ (depending on health)
- Use a comparison site – or better yet, speak to an adviser who can tailor cover to your needs.

9. Claiming: What to Do if Something Goes Wrong

If you need to claim:

1. **Contact your insurer ASAP** – 24/7 emergency numbers are usually provided.
2. **Keep documentation** – flight confirmations, police reports, receipts, medical records.

3. **Follow the claims process** as laid out in your documents.

Delays in notifying your insurer can invalidate the claim.

Still Unsure? Get Expert Help

Travel insurance can feel overwhelming – especially if you have complex health needs, are travelling with children, visiting multiple destinations or planning unusual activities.

While Continuum doesn't provide advice on travel insurance, we always encourage clients to:

- Ensure they have the right level of cover
- Carefully check exclusions and small print
- Consider specialist options for frequent travellers or more complex trips
- Make sure the policy reflects the full details of the trip

Summary: Travel With Peace of Mind

Holidays should be carefree – but only with the right preparation. Travel insurance isn't just a formality; it's a vital safety net that protects your health, belongings, and finances.

Whether you're heading for sun, slopes, safaris or city breaks – the appropriate cover can make all the difference. If you need guidance on what to consider, the Continuum team is always here to help point you in the right direction so you can enjoy your time away with confidence.

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