

Travel Insurance

Make sure you have a good policy. Without proper medical cover, the costs for treatment abroad can spiral. Look for £2 million cover for medical expenses and repatriation, a 24-hour emergency help line and the backup services of an assistance company.

Check whether your policy allows extra benefits, such as cover for accommodation and living expenses for a companion to stay nearby.

Travel with a copy of your policy, as well as a wallet-sized card with the 24-hour help line number supplied by your insurer as proof of insurance.

Take a EHIC (applications are available from post offices or the Department of Health on 0870 155 5455 or www.dh.gov.uk). This will entitle you to free or reduced costs for treatment in EU countries and may reduce an excess payment.

Always talk to your insurer before treatment, if you can. Ask exactly what will be required for a successful claim. If the costs are going to be high, you may need to get the claim validated. The assistance company can put you in touch with a local agent to liaise with doctors and make sure you are treated at an approved hospital or clinic.

If you are on a package holiday, your holiday rep has a duty of care towards you and should help coordinate treatment.

If you are travelling independently, you can turn to the local British consul for help and advice.

The assistance company is very unlikely to fly you home, but will aim to stabilise your condition and try to get you back on your booked flight. If you're worried about the treatment you're given, ask to be transferred to another hospital, and keep diary notes in case you need to complain later.

Keep all receipts as well as tickets and airline booking confirmations to support your insurance claim.

If you're in dispute with your insurer over a claim, ask the Financial Ombudsman (0845 080 1800); www.financial-ombudsman.org.uk) to look into the issue.