



Financial Ombudsman Service

HOLIDAYS WITHOUT THE HASSLE

Able asked Natalie Ceeney, chief ombudsman at the Financial Ombudsman Service – the free service set up by law to sort out problems between consumers and financial businesses – for some money related tips to help ensure that your holiday is hassle free.

Travel insurance: is it worth the money?

Tempting as it is to make savings where you can; a good travel insurance policy can help you out if things go wrong. The European Health Insurance Card (EHIC) gives you some access to healthcare in many European countries but there are limitations though; so it isn't a substitute for an insurance policy.

Here are a few things to look out for when booking a holiday this summer:

1. Remember that travel insurance policies can vary considerably; cheaper isn't necessarily better.

2. If you take out an annual policy, it's likely that you'll need to tell the insurance company about your medical history. If you buy a single trip policy, check the exclusions that apply.

3. If you're taking your car abroad, check you have suitable cover in place, including roadside assistance.

4. Check the limits that apply under your policy regarding limits on valuables

5. Have your policy in place in the lead up to the holiday just in case something happens and you are unable to go.

Money related matters to bear in mind

- **Last minute bargains:** If you've not used a company or airline before, a quick internet search can tell you if other consumers have encountered any problems.

- **Keep it covered with credit:** If you're paying for flights or accommodation it's worth considering paying with a credit card, as there is some legal protection if you don't receive the goods you paid for or what you purchased isn't of the required standard. Be aware that it only covers you in certain circumstances.

- **Don't leave it all behind?** If you're lucky enough to be planning an extended trip, check your home insurance policy as there is likely to be a limit on the number of days you can leave your home 'unattended'.

- **Have a backup plan:** Let your bank know in advance if you're planning on using your card abroad. It's also a good idea to keep a copy of your insurance policy and a list of important numbers, such as the international helpline for your bank and travel insurer just in case.

If you have a money-related problem, you should be able to sort things out direct with your bank, insurance company or finance business. But if things don't go smoothly and you're still unhappy, the Financial Ombudsman Service may be able to help: 0300 123 9 123 or <http://www.financial-ombudsman.org.uk>

Do you have a question for the ombudsman about a financial problem? Write to us at Able Magazine, 15 - 39 Durham Street, Glasgow, G41 1BS, and ask the Ombudsman what they think in their regular column.