

## **Travelling Abroad? Make sure you're covered!**

*Travel tips for UCD employees with Dermot Goode*

As the school holidays approach, thousands of families will be travelling abroad for a well-earned break this summer. Unfortunately for some, they will have to contend with unforeseen illnesses or accidents whilst away. For those who have adequate cover, the cost of the medical treatment abroad or repatriation will be taken care of. Unfortunately, many consumers will not bother with travel insurance and they face significant costs should they fall ill whilst abroad.

Even those with travel cover need to make sure their policy covers all aspects of their trip abroad. For example, most policies are for any one trip up to 45 days. If you were travelling abroad on an extended trip, you will need to top of your cover or you could find yourself with no cover at all. Others exclude certain hazardous sports so you need to disclose all activities to the travel insurer to make sure you're fully covered. In some cases, this may mean you have to pay a loading but at least you will be covered. Other exclusions may include travelling abroad whilst pregnant beyond a certain term; working with heavy machinery; those with an underlying psychiatric condition; travelling specifically to receive medical treatment etc. Therefore, you must check everything with the travel insurer in advance to make sure that the policy selected fits your needs.

When taking out multi-trip travel cover, most providers will ask if you have private health insurance. If yes, they will give you a discount on the travel cover because they will use the cover on your health insurance policy first before the travel policy kicks in for medical expenses. If your health insurance lapses whilst you're away or your new policy doesn't include 'Emergency Cover Whilst Abroad', then you could find yourself liable for the first €100,000 worth of medical expenses. Once again, this needs to be fully checked prior to travelling.

The following is a helpful checklist that you should discuss with your travel insurer prior to travelling;

- are there any pre-existing exclusions on the policy
- is there an excess that you need to be aware of
- what number do you call in the event of an emergency
- are the countries on your itinerary all covered by the policy
- are you within your time limits for your trip
- will you be engaged in any hazardous sports that might not be covered
- dental cover is very limited so this needs to be checked
- who do I call or the event of a claim

Be careful with the travel insurers when you contact them from abroad. Some may suggest that you use your European Health Insurance Card (EHIC) first in the local public hospital because the treatment will be free and they won't incur a claim. Just like in Ireland, you could be faced with a lengthy waiting time. If there is a private hospital in your vicinity, insist on being treated there!

Further details available on [www.totalhealthcover.ie](http://www.totalhealthcover.ie)