

Published based on [Top 10 Ways to Save on Travel Insurance](#)

Top 10 Ways to Save on Travel Insurance

A regular mistake when buying travel insurance is to take the effortless option and agree to the insurance package offered out by your tour operator or buying from a very basic airline website. You don't just risk spending too much if you do it this way, but you could be buying a mediocre policy that does not offer adequate cover and isn't well suited to your needs.

Think About annual cover - Many insurance specialists provide seven days insurance cover for Europe at around \$12, compared to just over \$27 for yearly insurance cover, so take multi-trip if you foresee more than two or three holidays within 12 months.

Plan Ahead - Insurance policies don't automatically include winter sports insurance cover. This may not be of any consequence if you're thinking about a holiday on the beach now but what if you take the choice to go skiing later in the year?

Group Purchase - Insurance will become cheaper if you get it as part of a couple, covering you and your partner or spouse who lives in the same house as you or as a family. (Ensure that the policy does not specify that you always travel together).

Compare excess penalties - Among the cheapest I've seen is \$58 but it is normally somewhere near \$99 and can occasionally go as high as \$240.

Don't double up - If it is the case that your home contents insurance also covers your possessions your travel insurance provider may discount by around 12 %.

Compare Rates online - You're most likely to get the unrivaled rates by purchasing coverage over the internet.

Study the cover limits - Limits need to be \$1.9 million for medical bills in Europe (and more for the states and \$1.9 million for personal liability. Ensure coverage is sufficient for curtailment or cancellation, and baggage and single items.

Get Yourself an EHIC See "Health Advice For Travellers" -

Get Yourself an EHIC See "Health Advice For Travellers" for travelling throughout Europe; excess charges could

be waived off by your insurers if you have got it.

Declare relevant medical conditions. - Not doing so could void a future claim; and tell the insurers any health issues of relatives on whom your travel depends.

Read the small print -Whether it's car insurance quotes, [life insurance quotes](#) or any sort of insurance at all you should always read the small print. Mind-numbingly dull to do, but it's the only absolutely certain way to be sure of what coverage you have.

Alexander Domopolous is a travel writer and blogger. He loves writing about faraway places and hot weather but ends up writing about travel insurance, rainy days in Britain and [on the beach discount codes](#) for cheap holidays.

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