

## Travel Insurance

by Isabelle Want

**A**s we are coming up to the Christmas period (which means HOLIDAY!) here is all you need to know about travel insurance.

The change of law happened on 17th of August 2015. It is good news but it's not all plain sailing as French tax still applies... so let's have a look at the implication and solutions.

### 1) You are Retired and Covered via the S1

The UK government will NOT cover you outside Europe, but you are covered inside Europe via the European Health Insurance card. It is a free card that gives you access to healthcare during a temporary stay in any of the 28 EU countries plus Iceland, Lichtenstein, Norway and Switzerland, under the same conditions and at the same cost (free in some countries and not in others) as people insured in that country.

Cards are issued by your National Health provider (Newcastle for UK) and you can apply for it online.

It is NOT an alternative to travel insurance as it does not cover costs such as return flights, repatriation, stolen property and it does not guarantee free service as each countries' healthcare system is different. What is free/covered in France might not be elsewhere.

Bad news is: You are NOT covered outside Europe (see point 3 below for a solution).

### 2) You are Working in France and Covered by the French System

The same will apply inside Europe but you have to ask for the European Health Insurance Card to the French healthcare system and not to the one of your native country.

Good news is: You are covered outside Europe (everywhere in the world) as long as it is emergency treatment and you will have to pay the cost up front and then get reimbursed once you are back in France. You will be reimbursed only up to the amount the French healthcare system would have paid if you were in France. This is why it is important to take out travel insurance if you travel to countries where the health system is expensive (USA, Japan, etc).

### 3) The Cover from Your Car Insurance

This will come as a surprise to you and this is why most French people don't actually bother with travel insurance. You are automatically covered everywhere in the world for health issues and repatriation via the majority of French car insurances **as long as you are a French resident**. It should be written on your contract under 'Garantie Assistance'.

You don't need to be with your car so you can take the plane to Turkey and if you break your leg belly dancing, your French car insurance pays for your repatriation and health expenses. Do note that the insurance will only pay up to a certain amount. For instance, Allianz pays up to 7,600€ on top of what the French health system will pay. Check your contract to see what is the exact cover you get.

And remember, if you are retired and covered by the S1, it will be 7,600€ in total as you will get nothing from the UK health system if you are outside Europe. 7,600€ is enough in countries like India or Morocco but it is nowhere near enough if you go to the States! In any case the repatriation is covered.

### 4) The Cover from Your House Insurance

You have private public liability with your house insurance. So if you break anything abroad while on holiday, it is covered by your house insurance, less the excess you have on your contract. In fact, it works everywhere, so if you visit a friend's house and break their TV or something else, your house insurance will cover that.

### 5) Debit/Credit Card

With some Visa or Mastercard (especially Visa Premier), you get free travel insurance when you purchase your trip using this card. Check with your bank or go online on the website of your card to check.

### Why Take out Travel Insurance?

For the reason I stated above and especially if you are a UK pensioner and going to a country with an expensive health system.

We have two types of travel insurance. One for all year round called '**Vacances Tranquile**' and one for a one-off trip.

**Vacance tranquile** covers for:

- All your belongings (up to 1400€ and max 700€ for cameras, telephones and computers) for theft and destruction
- Your luggage against loss when a transport company is looking after them
- Public liability for you and your family
- Medical assistance and repatriation (as much as 30,000€ for medical)
- Cancellation of rentals (hotels and self-catering) up to 1,000€
- Emergency dental treatment up to 150€
- Sea and mountain cover (recovery fees up to 8,000€)
- Lots more options
- There is an excess of 100€ for some of the claims

Vacance tranquile only costs 97,25€ per year - so email me if you'd like to benefit from it's cover.

The one-off travel insurance is for trips to countries where 30,000€ cover for medical would not be enough. Such as the USA or Australia, etc. It covers trips of up to 3 months and the cost does not depend on age, but the country where you are going to and for how long.

There is no health questionnaire - Why should someone with a health problem be deprived of a holiday? For example a travel insurance on a trip to the USA for 3 weeks would cost around 178€ for 2 people. This would cover medical up to 150,000€, repatriation and luggage up to 1,200€.

**IMPORTANT: You must phone the emergency number given to you when you subscribe before you engage in any medical cost.**

This is only a roundup of what I think you must look out for, but if you want any more information on the complicated world of travel insurance or if you want a free quote and a list of all the options available, don't hesitate to contact me.

And, we have a dedicated bilingual person to deal with claims.

Don't hesitate either to contact me for any other subjects such as inheritance law, tax, savings, funeral cover or quote on any insurances. And check out our website [www.bh-assurances.fr](http://www.bh-assurances.fr) for my previous articles on the 'Practical Pages' of the English site.



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