

Don't Bankrupt Yourself - Always Travel with Insurance

As new research emerges about the high cost of medical bills abroad, the Foreign Office in UK urges travelers to priorities travel insurance.



New findings show that the average medical claim made by British tourists falling ill abroad in 2010 was £1333.41. In certain countries, such as the USA, where the cost of medical care can be very high, the average claim for medical bills was £4725.

Where tourists have comprehensive travel insurance, such bills are usually covered by the insurance policy, and the money can be claimed back. If travel insurance has not been taken out, tourists are left to pay these bills from their own pockets.

Phil Lord of the Foreign Office's 'Know Before You Go' campaign says: "Such figures highlight the importance of taking out insurance before you travel. Many people try to cut holiday costs, only to discover that when things go wrong they are obliged to pay thousands of pounds in bills. Getting comprehensive travel insurance means that whilst an accident may disrupt your holiday, it won't bankrupt you."



Last year travel insurers:

Paid out £275 million in meeting the cost of emergency medical treatments for travelers who fell ill abroad The cost of medical expenses claims has leapt by over 270% in the last six years Dealt with 337,000 claims for overseas emergency medical treatment. This number rose threefold over the last six years The costs of medical treatment accounts for 55% of the total cost of all claims paid by travel insurers, compared to 33% six years ago Stomach upsets, ear infections, allergies and heart problems are the most common illnesses requiring medical treatment while abroad.

Claims dealt with by insurers include:



£86,000 to cover the cost of treating a holidaymaker who suffered a massive heart attack and needed to be flown home via air ambulance to the UK £54,000 to treat a holidaymaker who was diagnosed with bipolar disorder while holidaying in the USA and then needed to be flown back to the UK with a Doctor escort £20,000 to cover the cost of treating a man who had a heart infection and bleeding on the brain. Costs included treatment at two hospitals and an air ambulance back to the UK from Spain £11,000 to treat a holidaymaker who suffered a broken arm after a fall in Spain.

The biggest cost if something goes wrong on your holiday will be the medical treatment that may be needed if you, or someone in your family, gets hurt or falls ill. Medical costs abroad can run into tens of thousands of pounds that make travel insurance absolutely essential.

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