

79) HOLIDAY INSURANCE - The latest in a series of articles by Iain Gregory of Caithness CAB

Spring would appear to have sprung, if somewhat prematurely. Daffodils are out, buds are bursting, lambs are gambolling in the fields (mainly poker I notice) and Liz's thoughts are turning to holiday plans.

Every year, as the holiday booking season comes around, I write a piece on avoiding the inevitable pitfalls in the hope that you can have a well-deserved break in the sun with the only major decision being whether to have another cocktail (or in my case a G & T) brought to your sunbed.

As always, we need to mention holiday insurance and – particularly important at the moment – the European Health Insurance Card (EHIC). First of all, I cannot stress strongly enough that when you are taking out insurance, make sure you declare absolutely everything, particularly in relation to pre-existing medical conditions. Rest assured that if you forget to remember a medical issue you had in 1975 and you get run over by a tram in 2019, then there is a good chance that they will try to wriggle out of paying on the grounds that you did not make full disclosure, so listen very carefully to the questions and answer fully.

Many people are asking about the EHIC as we are (who knows) possibly leaving the EU on 29/03/19. The idea of an EHIC is that a valid card gives you the right to access state-provided healthcare during a temporary stay in another EEA country or Switzerland. The EHIC covers treatment that is medically necessary until your planned return home. Treatment should be provided on the same basis as it would to a resident of that country, either at a reduced cost or, in many cases, free of charge. It does not cover things like repatriation so you still need insurance. So what is going to happen? The guidance as at 01/03/19 on GOV.UK is not entirely helpful – it says “If the UK leaves the EU without a deal on 29 March 2019, your EHIC might not be valid anymore. Buy travel insurance that comes with healthcare cover before you travel.” So, as HMG apparently does not actually know, I would advise you to make sure you have an EHIC anyway and buy travel insurance.

You can apply (free) for an EHIC by post - NHS Business Services Authority, European Health Insurance Card, EHIC applications, Bridge House, 152 Pilgrim Street, Newcastle Upon Tyne, NE1 6SN - or by phone on 0300 330 1350 or online at GOV.UK.

And when you are in your resort, please watch out for scammers, timeshare touts and, particularly in crowded areas, pickpockets. If you are using an ATM make sure you cover the keypad, watch your back for “shoulder surfers” and, if someone approaches you as you leave the machine, rest assured they are crooks. The best advice if someone approaches you is to ask yourself “Do I know this person and do I want to?” If the answer is “No” then just keep walking. They tend to rely on our natural good manners, so suspend same temporarily.

And finally have a look at GOV.UK Foreign Travel Advice – every destination is listed and the advice is excellent.

So have a great stress-free holiday – I am looking at pictures of the Eiger and the Nurburgring – just need to get permission from Liz.