



## No Frills Cover – No Thanks!

Dec 2008: Multitrip.com the direct website of Ireland's leading Travel Insurance Supplier, Blue Insurances, is warning consumers to check that their travel insurance policy is adequate for their needs. In a recent comparison amongst some travel insurance providers, it is evident that there are many differences in cover levels and conditions which consumers should make sure they are aware of.

Anyone considering purchasing insurance should consider the following points at the very least.

One of the most important aspects of travel insurance is cover in respect of Health Conditions. If consumers purchase standard cover and do not declare their pre-existing medical conditions then our policy has a facility whereby consumers can contact our Medical Screening line in order to obtain cover. It is very important that this is done to ensure full cover. If consumers purchase MultiTrip.com cover and declare their Private Health Insurance details then they are automatically covered for their pre-existing medical conditions.

In other policies, for example Ryanair Travel Insurance – there is no cover whatsoever for Pre-Existing medical conditions. This is extremely important as should you need medical treatment abroad, the costs involved are substantial and without adequate insurance cover, you will be liable for these costs yourself.

Another point to be aware of, especially nowadays with more and more people booking independent travel themselves, for consumers who book flights themselves directly with an airline or arrange independent accommodation with the provider directly in the event of any of these companies going into liquidation this can cause major problems for consumers who will have no recourse due to the lack of a financial bond unless they have Schedule Airline Failure Cover and/or Third Party Insolvency Cover on their travel insurance policy. The MultiTrip.com policy provides this cover as part of its standard cover to ensure consumers are fully protected. The Ryanair policy provides Schedule Airline Failure cover at an additional cost but only provides cover in the event of financial failure of Ryanair and does not cover failure of any other Airline. This is a significant difference as with the amount of independent Airlines operating throughout the world you should ensure that you will be covered in the event that any Airline for which you have booked to travel goes out of business and not Ryanair alone. Surprisingly, other insurers including VHI, AIB and Aer Lingus Travel Insurance do not provide this cover either.

Consumers should be aware in any case of what the Excess on their policy is and what the initial amount is that they will not be covered for. On the Medical Expenses section MultiTrip.com applies a €75 for claims and this is the same amount for most other sections, in comparison the Ryanair travel insurance policy carries a high excess of €165 for their Medical Expenses section. Importantly, consumers should be aware if their policy contains an option for Excess Waiver whereby an additional premium can be paid which will mean that no excess amount is charged at all should a claim be made. The Ryanair policy provides no Excess Waiver option.

With cover underwritten by AXA Insurance UK plc, Multitrip.com offers insurance to Irish and UK Residents providing consumers with a unique product that reflects security and comfort that won't break the bank. MultiTrip.com cover limits are shown in comparison with VHI, Ryanair, Bank of Ireland and Aer Lingus as detailed below. Additional details of cover levels and policy limits can be viewed on the multitrip.com website.

Multitrip.com prices from 1st December 2008 are as follows:

€21.99 for an individual European Annual Multi Trip policy or €28.99 including wintersports  
€ 41.99 for a family European Annual Multi Trip policy or €46.99 including wintersports

€ 26.99 for an individual Worldwide Annual Multi Trip policy or €34.99 including wintersports  
€ 42.49 for a family Worldwide Annual Multi Trip policy or €51.99 including wintersports

Prices quoted are for persons with private health insurance with medical cover abroad and excludes handling fee. The policy coverage is equal or greater to that being offered currently by competitors in the market place, with the further option of upgrading to the Premier Plus superior level of cover. Worldwide excl USA/Canada. Multitrip.com is a trading name of Blue Insurances Limited regulated by the Financial Regulator as a Multi Agency Intermediary.