**Tips for Travellers**

Most journeys come to an end without incident, however something can go wrong no matter how careful you are. In order to minimise claims, please read below for a few tips to raise your awareness and helps you manage if the unexpected occurs.

**Prior to travel**

Be aware of local issues and check the Foreign & Commonwealth Office website prior to travel at [www.fco.gov.uk](http://www.fco.gov.uk) – Please note that if you intend to visit a Country with areas of unrest, you must notify the insurance section prior to booking your trip in order to get approval from the insurers.

Notify the insurance section of any pre-existing medical conditions – you will not be covered if you are travelling against the advice of your doctor. If you have an on-going medical condition, take ample supply of medication for the duration of your trip.

Check with your doctor regarding the vaccinations that you might need for the Country that you are visiting.

For all trips within the EU, you should obtain an EHIC card which will entitle you to free or low cost treatment for medical conditions. You can apply for an EHIC card at [www.ehic.org](http://www.ehic.org)

**What if something goes wrong?**

The most common problems that occur whilst travelling are injury, illness, theft and loss of baggage.

**Injury & Illness**

In the event of serious injury/illness, Lifeline Plus are there to help 24 hours a day, 7 days a week and can be contacted on +44 (0) 1273 552 922 or by visiting [www.mylifeline.co.uk](http://www.mylifeline.co.uk)

Under no circumstances should you try and arrange your own repatriation, apart from the expense and the difficulty of making travel arrangements in a foreign country, there may be medical implications that you are not aware of. Lifeline Plus can ensure that you are returned home safely if needed.

For minor ailments, your local pharmacy will be able to assist without the inconvenience of seeing a doctor. If the problem persists, you should consult a local doctor immediately.

Always retain receipts/invoices for all expenditure incurred as you will need these to support your claim.
Theft & Losses

Never leave your possessions unattended.

Never pack money or valuables such as cameras or jewellery in your checked-in luggage. It is safer to carry these items on your person or in your hand luggage. Airlines do not accept any responsibility and have no legal liability for your items.

If your accommodation has a safe/safety deposit box, always use it to protect your cash and valuables.

If you are unfortunate to suffer a loss/theft, you must always report it to the police or other appropriate authority. Ensure that you obtain a copy of the written report as this will be used to support your claim. If the police will not issue a report, you should take note of the police stations full postal address, telephone number, name of the officer and the crime reference number allocated to the incident.

In the event of the loss/theft of your passport, you must contact the local police and the appropriate embassy/consulate. They will be able to assist you in obtaining the necessary documentation to enable you to return home.

Personal Liability

If you are responsible for injury to a third party or damage to a third party’s property, you must not admit liability without prior consent from the insurance section. If you do admit liability, we may not be able to provide any cover for the expenses incurred.

If you are asked for any payment by a third party, do not agree to make any payment as this could constitute admission of liability and mean that you could end up paying more. If you are under pressure to make payment, contact the insurance section immediately.