



Travel insurance is important- see below for some advice on choosing the policy that's right for you.

Our consumer query is from a person who is confused about her entitlements in the event of a delay or cancellation of a flight.

If you have had a problem with a purchase of goods or services from another EU country, please contact us on 01 8090600 or at info@eccireland.ie. For information on your consumer rights when buying something in another European country, see www.eccireland.ie.

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Editor

Travel Insurance

Make sure to take out holiday insurance that will cover you in the case of an accident or for holiday cancellations, lost baggage, delayed or missed departure, loss or theft of money or passport or injury. If you have private health insurance, you may already be covered for illness and injury, so check this before you buy additional insurance.

Be sure to shop around for the best priced insurance policies as they vary considerably. There are also insurance deals available which essentially offer you a "top-up" to your private health insurance and these often work out at less. If you travel a lot a multi-trip annual insurance might suit you best. Price isn't the only consideration, it's also really important to check out what financial cover is provided for injury / illness as this can vary hugely.

Also note that if on a package holiday you will have to take out insurance but it does not have to be that provided by the travel agent/tour operator. However they can charge you

a small fee to 'check' that your insurance policy is adequate if you choose not to buy theirs.

What to ask before buying your insurance

- What excess applies to the cover? How much of any claim will I have to pay myself?
- What restrictions and exclusions apply? Sometimes you are covered if your trip is cancelled or cut short for reasons set out in the policy document.
- What needs to happen before you make a claim? You usually have to report losses or theft quickly to the local police or the airline lost-luggage department. Check if you have to inform the insurer immediately. If so, keep the relevant contact numbers with you.

1. My flight was cancelled last week in Dublin airport- am I entitled to anything?

Under European legislation, the airline should give you written notice setting out the rules for assistance for passengers. Passengers must also be offered care and assistance free of charge while waiting for their rerouted flight– specifically, meals and refreshments in reasonable relation to the waiting time, hotel accommodation in cases where an overnight stay becomes necessary, transport between the airport and place of accommodation and two telephone calls, emails, faxes or telexes.

You should also be offered:

- Reimbursement of the full cost of the ticket for the parts of the journey not made, and
- Re-routing under comparable transport conditions to their final destination at the earliest opportunity.

If you did not receive this assistance, you should contact the airline in writing, enclosing receipts for expenses incurred. If you wish to make a complaint, see www.aviationreg.ie for details.

The European Consumer Centre is funded by the European Commission and the National Consumer Agency.

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