

Money matters: How protected are you when booking your summer break this year?

30 May 2021

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It's been a while since most of the Irish public has had a proper sun holiday (abroad that is) and the uncertainty of whether it is safe to book or safe to go in 2021 has reared its head once again.

With the vaccine programme gathering momentum, more and more people are confident they can book and actually travel for a sun holiday in late summer, autumn and winter this year, with all the caveats that this entails.

We're not advising that you should book anything right now, but, if you do, here is what to look for: flexible booking terms, package holiday contracts and trusted travel

Exercise common sense

First things first: check that outward non-essential travel is allowed (and under what specific conditions) from Ireland. Many tourists were not entitled to refunds last year after cancelling their holidays even though the Irish government's guidance at the time said people shouldn't/can't travel.

Secondly, if you travel for non-essential reasons out of your country of residence and/or to a destination that is not allowing inward travel/tourism at all or only under strict conditions, you may not be able to change or get a refund for your travel bookings.

Safety First

Plan ahead, keep informed, and check what is required in terms of vaccination, testing and quarantine at your destination but also in all of the places you are transiting on your way there. Remember that restrictions and lockdowns can happen overnight or at very short notice, so it is advised that you check and track these at a times before your travel.

Consumer Protection

If you book a holiday, make it a package holiday.

Travel package offers the optimum form of consumer protection at present thanks to EU and national law consumer protections against travel company insolvency, travel cancellations and travel restrictions imposed by authorities.

When a national lockdown is announced or travel advice for your destination changes, tour operators, unlike airlines, will cancel the holiday package contracts. Crucially, unlike all other forms of travel, the tourists can cancel the holiday themselves, with no financial consequences for extraordinary circumstances.

Travel Insurance

These days it is essential that you take out travel insurance as soon as you book

When choosing the right policy, check what will be covered before, during and after your holiday, namely if cancellations are covered if travel advice restricts outward travel or if you require hospital services at destination, or if you need to pay for quarantine at destination or upon returning to Ireland.

Some airlines, tour operators and hotels are now offering free or paid-for Covid-19 insurance cover as an optional addition to your booking/ticket, but you should have some type of comprehensive travel insurance for all other claims if you want complete peace of mind.