

ALWAYS

Speak **to your** broker

An e-guide to where to buy your travel insurance

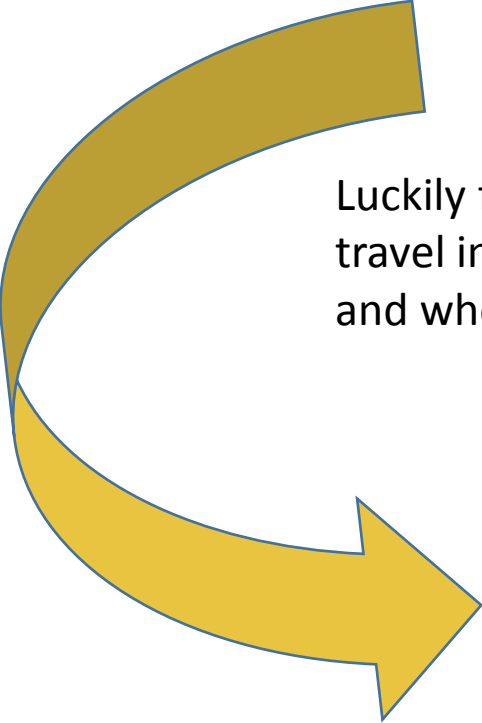
TRAVEL insured

What's in this e-guide and where to find it:

1. Travel Insurance – where to buy
2. The Travel Agent and the Bank
3. Direct from the Insurance Company
4. A Comparison Website
5. Your Travel Insurance Broker
6. Who are we?
7. The next step



Where you can buy Travel Insurance!



Luckily for us all, there are many sources of travel insurance in the UK which you can go to and who will be happy to sell you a policy!

1. Travel Agency & Bank
2. An Insurer Direct
3. A Comparison Website
4. Travel Insurance Broker

In this e-guide we will explain what each of the above suppliers can help you with and why you should or should not use them.



Don't restrict your buying choice!

Your Travel Agent will sell you travel insurance

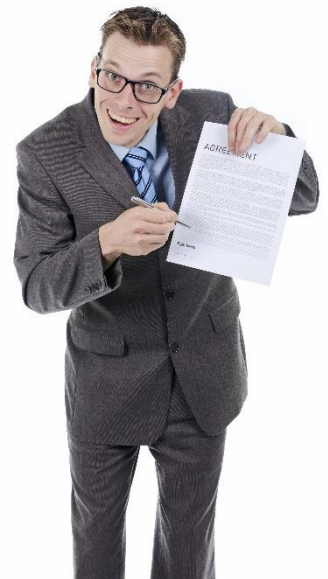
In most cases, when you go on holiday, you will be required to have travel insurance. There is no need to buy your travel insurance from the travel agent, though. It is enough to prove you have travel insurance.

So will your Bank

Like the Travel Agent, the Bank will also be happy to sell you Travel Insurance. However, both these institutions will only be able to sell you their own insurance policy, *no matter whether it is the best one for you or not!*

Summary

Whilst the policies may be suitable they may not be the most price competitive or they may not have the range of features you require!



Should I go direct to an Insurer?

If you buy direct from an insurer you will also find that you have just one single policy to choose from. As we know, there are many different insurance policies on the market and no one policy is all things to all people.



So off to a Comparison Website it is then?

Not quite! Comparison websites are entirely focussed on price – that's how they make their money!

Do you want price **but no advice?**



It will be down to you to read the entire policy, to make sure it is the right one for you and to understand how the cover works and how claims are handled.

Many of the policies you will see offered are branded. This means you will have no idea whether the underwriting insurer is good or bad, a specialist or a general insurer.

Comparison websites will only be a good solution if you have the time and knowledge to read and understand the policy!

The benefits of speaking to a specialist travel insurance broker

If you approach a specialist travel insurance broker you get to speak to a fully qualified member of staff who understands a variety of policies on offer.

They will have policies available that you cannot buy direct and they can advise on which policy is right for your specific circumstances and needs.



With travel insurance specialists you get to speak to a fully qualified member of staff who understands the range of policies on offer. They will ask you the questions they know will make sure you are covered. They will make sure you have all the details and they will be there for you in case you need to claim.

No worry for you, and a happy holiday, an enjoyable trip, will follow!



Best advice? Always use a travel insurance broker!

Travel insurance is a product that very few of us expect to use, but when it does come to a claim even a small misunderstanding at the time of purchase can mean the difference between you being looked after overseas, and if need be repatriated quickly, compared to being left to your own devices and paying the full bill yourself.



Do you remember baby Dax? His parents were stranded at a New York Hospital in 2014 after it emerged that their travel insurance policy didn't cover the whole bill. Mum gave birth prematurely whilst on a long weekend trip. They were left with a £130,000 bill to pay!

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We are a specialist Travel Insurance broker specialising in Travel Insurance for:

1. [Travel with a Pre-Existing Medical Condition](#)
2. [Family Holiday](#)
3. [Mature Travellers](#)
4. [Young Travellers and Backpackers](#)
5. [Cruise Insurance](#)
6. [Tailor-made Travel Insurance](#)

We also have a bespoke travel insurance policy which allows you to completely tailor your annual or single trip policy to your exact needs and specifications.

Call us today on: 0845 850 1066
or: 01424 718790

Travelinsured is part of Manor Insurance Services who have been established since 1990. We are authorised and regulated by the Financial Conduct Authority for your protection.



The legal bit

This e-guide was brought to you by Travel Insured

The information given in this guide is of a general nature and is not to be considered personal advice. It has been published in good faith and the details are correct as of the publication date, February 2015.

Travel Insured is a trading style of Manor Insurance Services Ltd company registration 4824667. Manor Insurance Services Ltd are authorised and regulated by the Financial Conduct Authority, authorised number 303639.

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The logo for Travel Insured, featuring the word "TRAVEL" in white uppercase letters and "insured" in white lowercase letters, separated by a thin yellow horizontal line, all on a dark blue background.

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