

## FAQ's

Detailed below are some of the most regularly asked questions of us along with our answers, which you may find useful.

## General Travel Questions

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### What should I do before going away?

No list can be complete but our top tips are:

- Remember to cancel all regular deliveries such as milk or newspapers and throw away anything in the fridge that might go off.
- Make sure you have left enough time to book any pets into kennels.
- Check everyone's passport still has 6 months to run after you return as this is a requirement of some immigration authorities and that you have any necessary Visas.
- Leave a contact number with a member of your family and / or a neighbour and ask them to check your home from time to time while you are away.
- Depending on the time of year, check the UK weather forecast and consider leaving your heating on low, as it can save considerable time and expense if your pipes burst.
- Research where you are going and remember to take advice on the vaccinations you need.
- Depending on where you are going, don't over-pack, you'll be able to buy most things you may have forgotten whilst on holiday.
- Make sure that all members of your party have travel insurance with adequate cover and benefit levels – so make sure it's Kingsbridge Professional Solutions.

### Why do I need insurance in Europe if I have the European Health Insurance Card?

The European Health Insurance Card merely shows that its holder is entitled, in the EU, to free or reduced cost emergency medical treatment only. Whilst such treatment is available in all countries, it is not always free and thus we would always advise that you take out insurance.

### What if I lose my passport or have it stolen?

You should always keep a copy of your passport number and personal details page as this will help in the event of needing a new one.

**If you lose your passport in the UK** there is now a new reporting structure offering a fast and effective way to cancel the lost or stolen passport and so help prevent future misuse of the document and / or your identity.

You now need to complete a new LS01 form to get a replacement.

Within the UK you can obtain these from the following:

- UKPS offices
- The passport advice line 0870 521 0410
- The UKPS web site [www.passport.gov.uk](http://www.passport.gov.uk)
- Police stations
- Post Offices

**If your passport is lost or stolen overseas** then immediately report it to the local police and then contact the nearest British Foreign and Commonwealth Consulate, Embassy or High Commission. They will help you to report the loss to the UK passport service and help provide replacement travel documentation.

If other items are also stolen e.g. credit cards then you will need to inform your bank or credit card issuer, so make sure you have the appropriate emergency number with you as they may also be able to help with transferring emergency money to you.

### What should I do about money overseas?

There are no hard and fast rules but we would suggest

- Take some local currency with you.
- Take the remainder in travellers cheques and remember many destinations will take credit cards.
- When you are overseas place your money in a money belt when you are out and about.
- If you are staying in a hotel keep your valuables and cash in a safe deposit box (if available).

### What should I do if I have a medical emergency abroad?

Our Emergency Assistance Service is operated by a worldwide organisation specialising in emergency assistance services and operates 24 hours a day, 365 days a year. Their telephone number is +44 (0) 20 7902 7121 when calling from overseas. **Please quote your policy number and BreakFree Holidays when you call.**

### I want travel insurance but I have a medical condition, what do I do?

You must inform us of any medical condition you, anyone in your party, or any person on whom the trip depends (ie a relative or close business associate) suffered from in the last 12 months when you apply for a policy and keep us informed if one arises subsequently. Our experienced team would be glad to discuss this with you and advise you if you are covered. In fact it is a condition of the policy that you inform us of any chronic or recurring medical condition and failure to do so may prejudice any claim submitted.

## About our policies

### What is a policy excess?

Certain sections of cover are subject to an excess applying to each claim. An excess means that you are responsible for the first sum per person per incident when you claim. The amount of any excess is detailed in the policy wording and using our on line purchase facility you have the option to change the level of excess to suit your needs. Generally the higher the excess the lower your premium.

### What does personal baggage mean?

Personal baggage relates to your suitcases or similar luggage carriers and their contents usually taken on a trip; together with articles worn or carried by you for your individual use on the trip.

### What if I do not think the policy is suitable after buying it?

If on receipt of your policy you are not satisfied with it, you are entitled to a full refund within 14 days, as long as you have neither travelled nor made a claim.

### Can I buy your insurance if I am not travelling from the UK?

No, our policies are designed only for those people whose travels both start and end in the UK (including the Channel Islands and Isle of Man).

### What can I use to buy your policies?

You can buy our policies on line using a Visa, Mastercard, Maestro or Delta card.

### What countries are covered in each area of travel?

- Worldwide is exactly that.
- Europe is defined as the Republic of Ireland and countries bordering the Mediterranean, Madeira, Commonwealth of Independent States (West of the Ural Mountains) and the Canary Islands.

## About using our site

### How do I use your on line service?

First you can get a quick quote merely by selecting the type of insurance policy that best suits your needs e.g. single trip or annual multi trip. Select where you are travelling to, on what date and for how long. Then include brief details of your party – age, numbers etc and if they have any medical conditions. This will result in an immediate response/quick quote. If you are happy with this then merely proceed to a more detailed quote and secure purchase by entering the full details required in the subsequent pages which will allow you to tailor the policy to ensure it meets your demands and needs.



### How do I retrieve a saved quote?

If you have previously saved a quote on the BreakFree Holidays web site you can retrieve that quote by entering your quote number or email address under the "Retrieve Quote" heading. You will then be displayed your summary page – you will be able to amend the quote by pressing the back button.

### Do I get a receipt?

You will receive your policy documentation direct by e-mail and this is your receipt. That is why it is critical that your e-mail address is both valid and accurate when purchasing.

### How secure is your site?

Our web site uses the highest industry standard technology to allow for the encryption of all your personal information, including your credit card details.