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PLAN AHEAD FOR SMOOTHER TRAVELS

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Travelling abroad is something many European travellers and British expats look forward to, but not every trip goes smoothly. Preparation can make all the difference.

By expecting the unexpected, and putting a few simple measures in place before you travel, you can significantly reduce your stress and respond quickly, if issues arise.

To help you travel with confidence, Europesure has created this practical guide, highlighting both essential preparation tips and common gaps in travellers' planning. The aim? To create a smoother, worry-free travel experience and help you become a smarter, more prepared explorer.

1 Researching your destination

Before you jump on a plane, embark on your cruise ship, or get behind the wheel of your car, make sure you do your research on your intended destinations.

Be aware of the type of risks you might face on arrival, as forewarned is forearmed.

Key steps in this planning stage are to:

- Check whether there are any government warnings in place covering travel to your intended destination. If you live in the UK, this would be via the FCDO website. In France, you would head to https://www.diplomatie.gouv.fr/fr/ and in Spain to https://www.exteriores.gob.es/es/ServiciosAlCiudadano/Paginas/Recomendaciones-de-viaje.aspx Every European government will have its equivalent.

- Europesure's research shows only 51% of travellers check official travel warnings and not all of these travellers always do so. Nearly a third (32.8%) admit that they never bother to review government warnings.

- Read about the common risks travellers face in the destination – whether those are weather or crime-related risks or potential health scenarios. Over a quarter of travellers (26.6%) never do this. Don't be one of them!

- Note and save relevant emergency numbers that you might need whilst on your travels. Only 21.5% of travellers always do this, as a matter of course.More than 38% never note down an emergency number.

- Learn the alert procedures in your intended destination, for severe weather incidents, political emergencies, or tsunamis. A very large 41% of travellers do not read up on this way of staying safer.

- Jot down key information relating to healthcare facilities close to your accommodation, in case you require care when abroad.

- Note the contact details for the nearest embassy, high commission or consulate in the location to which you are travelling.

- Learn a few key phrases in the local language, as even a few words can make a big difference. Unfortunately, over a quarter of travellers never do this and of the 58% who do make an effort, only 23% always do.

2 Putting the right protection in place

Ignorance is bliss, or is it? 15% of travellers seem unaware of the huge risk of heading overseas without travel insurance protection and do not buy a policy before travelling.

Buying travel insurance protection makes financial sense, providing you with protection against what could be significant financial costs, if you fall ill or have an accident.

It also provides you with services you would struggle to access on your own and which might literally break the bank, in terms of cost, even if you could arrange them.This includes medical repatriation facilities but also liaison with overseas medical teams in your destination.

You might also need additional accommodation if you cannot get home as intended, which your travel insurance provider can again organise. All in all, buying travel insurance is a crucial part of your holiday planning.

With Europesure:

- cover is available to residents of the UK, EU, EEA, Monaco and Gibraltar
- policies are written in English and offer comprehensive protection
- three levels of cover are available – Silver, Gold and Platinum
- policies can be bought as either single trip cover or annual policies that will offer protection for multiple trips in a year.

There are also a number of add-on policies, designed to suit the needs of specific travellers and those requiring additional protection, be that for Covid-19, gadgets, sporting equipment and cycles, golf trips, car hire excess costs, terrorism disruption or weddings overseas. There is also a specialist winter sports holiday add-on and business cover.

Remember that your travel insurance must be valid, if you are to be able to call upon it.You must ensure you have declared pre-existing medical conditions or, if a Europesure customer, checked that your health issues are on the list of conditions covered automatically.

You also need to think ahead, focusing on any activities or sports you might indulge in whilst overseas. These may not necessarily be covered by your travel insurance policy, so review the terms.

3 Noting down details and keeping them at hand

Prior to travel, note down all key details of documents on which you need to rely.

Once you have bought your travel insurance policy (and it is advisable to buy this as soon as you have paid for your holiday, so you have cancellation benefits in place), record your policy number.

Also make a note of the key helpline numbers you might need to call, if things go wrong.

Next, make sure your passport has not expired, and will be valid for travel, according to how many months are left on it.

Take three copies of it. Leave one at home, with a family member or friend. Then separate the other two copies and take them with you. That way, if one copy is lost, you will still hopefully have another.

This is all vital back-up, in case your passport is lost or stolen. It will speed up its replacement and also offer proof of your right to have travelled. Europesure's survey found that over 37% (more than a third) of travellers do not make passport copies, so if that's you, start making it part of your pre-travel routine.

Whilst in this documentation-checking phase, pack your EHIC or GHIC health card and check its validity. Whilst a health card only provides state healthcare to a level which local citizens enjoy in your destination, it can be useful. It could reduce treatment costs, to some degree, as long as you are not treated privately. It will not, however, provide any support in a private hospital or clinic and cannot assist in getting you back home, if you need medical repatriation. You need the sweet combination of both health card and travel insurance.

4 Making visa and vaccine checks

When initially planning your trip, discover whether you require any sort of visa or entry permit to enter your destination country. Similarly, find out if you need to book in for travel vaccinations, or arrange malaria treatments. These aspects of travel may take a few months, so plan well in advance. Be especially keen to check on yellow fever certification requirements, if transiting between countries.

5 What to do if you fall ill or have an accident

This is where having the right emergency numbers at hand comes into its own. Either you, or someone with you, should ring the local emergency number, or ask your hotel to contact them on your behalf, if a medical situation arises.

At the same time, you should call your medical assistance team on the number indicated on your insurance policy. They will instantly start to liaise with you and your medical team and approve any costs.

Get your EHIC or GHIC card at hand and show that to the overseas medical team treating you, if this card is applicable in your destination.

You should not hand over any payment details to your hospital or medical facility, however, as you could receive significant, unwelcome charges. Let your travel insurance provider's medical assistance team deal with all of this, on your behalf.

The only time you may need to pay for items yourself is as an outpatient. Such expenses would then be claimed back on your insurance.

If you do pay for any outpatient medical care, medicines or medical equipment, keep the evidence. That means retaining receipts, prescriptions, doctors' notes and bills.

6 The value of a medical repatriation service

Travel insurance comes into its own during a medical emergency of any type. If you suffer a particularly serious incident, it is a lifeline for you and your family.The medical assistance team will work to get you the best possible treatment, in the most suitable medical facility, according to your health needs.

If this should mean transferring you to another location or country, the medical repatriation team can arrange this. They will also adjudge whether the best care you could receive would be back in your home country.

If you are treated overseas, they will then strive to get you home safely. This may entail carrying out various logistical tasks, such as arranging an air or road ambulance, if needed, and arranging for qualified and appropriate medical staff to accompany you. The team will also assure your airline that you are fit to fly. If special aircraft seating arrangements, stretcher space or other medical facilities are required, they will put these in place for you.

In addition, they can arrange accommodation for you and a travelling partner, if your stay abroad is longer than expected. They will also liaise with your overseas medical team in their language, if necessary, then communicating all that is happening to both you and your loved ones. They will become a vital lynchpin throughout the entire process.

7 What to do if you suffer a theft or loss

If you have something stolen whilst on your travels, report the theft to the local police and get an official crime number. This is something your insurer will probably need.

If you lose an item, try to gather proof of when you last had it with you. Look for receipts from the time you purchased it and pull together as much information as possible for your claim.

If your passport is lost, you should again go to the local police and report the theft.Make sure you also contact your travel insurance provider and make them aware of what is happening.

You should then contact your nearest embassy, high commission or consulate. They will be able to cancel your passport, to prevent identify theft. They can also arrange for an emergency travel document to be prepared for you. If you have travel insurance, your policy should cover the cost of getting new documents in place.

8 Preparing for terrorist incidents

Terrorism is a modern-day threat in many locations and you should be prepared for such an eventuality, before you travel.

Visit your relevant government website and learn the latest advice on how to act in the event of being caught up in a terror incident. In the UK, the strategy to adopt is that of RUN, HIDE and TELL.This means getting to a place of safety, hiding or barricading yourself in, turning your phone to silent and then calling the emergency number locally. This is another reason why knowing the emergency number is so important.

If travelling in the EU, the emergency number for all countries is 112. For other popular destinations it is:

- Australia 000
- Brazil 190 (police); 192 (ambulance); 193 (fire)
- Canada 911
- India 112
- Jamaica 119 (police); 110 (ambulance and fire)
- Maldives 911
- Mexico 911
- New Zealand 111
- Norway 112 (police); 113 (ambulance); 110 (fire)
- Peru 105 (police); 106 (ambulance); 116 (fire)
- South Africa 112
- Thailand 191 – but also 1669 for ambulance and 1155 for tourist police
- Turkey 115
- UAE 999
- UK 999
- USA 911

Our Europesure Travel Insurance survey found that 45% of travellers do not learn the relevant terrorism response procedures before travelling.

Many travellers also fail to recognise that terrorism disruption may not be covered on their travel insurance policy. If you want this protection in place, Europesure has terrorism disruption cover that can be added to the standard policy, to provide this increasingly important level of protection.

But an important part of anti-terrorism protection is also down to staying alert and scanning your environment to try to spot behaviours and situations that do not seem quite right. Keep your eye on individuals in your locality, be careful where you walk and venture as a tourist, and move out of an area if you sense danger. Be alert to any bags or parcels that have been left in a public area or at high-risk places such as stations, airports and hotel lobbies. Use your eyes and gut-feel to good effect when travelling and exercise caution. These skills may turn out to be a good friend to you.

9 Why planning ahead pays

A little forethought can go a long way – right around the world in fact, no matter what your destination. The same careful planning strategy should apply to every trip, to furnish you with the information you need, at your fingertips, if things go wrong. Back this approach with travel insurance protection and many bases should be covered.

If you think things through ahead of time, you can relax and fully enjoy your trip when you are in the moment, knowing that, the minute things go awry, you are ready to react quickly and minimise the impact on your holiday, cruise, business trip or wider exploration of the globe.

Visit https://www.europesuretravelinsurance.com for more information about the travel insurance policies available to you.

Note: The statistics quoted in this booklet are taken from a survey commissioned by Europesure, through independent research company, Censuswide, in September 2025.