

TRAVEL INSURANCE

HOLIDAYS AND RISKS

The Bianchi family, always on the lookout for new adventures, is organising a three-week trip in Africa.

However, Mr Bianchi is concerned about the risks involved with this trip, so he contacts us to inquire about what insurance cover would be available.

Ivano Piffaretti, specialised in private and SME clients explains:

First of all it's always advisable to check with the Federal Department of Foreign Affairs (FDFA) or go to <https://www.eda.admin.ch/eda/it/dfae/rappresentanze-e-consigli-di-viaggio> to see if they have any recommendations or risk-related information, before embarking on a trip of this nature.

Depending on the alert level or level of risk, companies may limit or withhold cover. If you travel to places despite advice to the contrary from the FDFA, insurers will normally not insure your trip.

You also need to be aware of possible exclusions or cover limitations arising from the risk of "War" or "Natural Catastrophes", particularly "volcanic eruptions" which are not always covered.

There may also be exclusions or limitations for preexisting or chronic medical conditions, travel insurers only provide cover subject to certain conditions.

It is thus very important to choose an insurer to suit your particular requirements, remember also that travel insurance is often included in other products or services you probably have already, albeit possibly with certain restrictions. Your credit card, for example, may already cover you (provided of course you use the card to pay for your trip).

There are many possible cover extensions with an individual policy, for example:

- Treatment costs
- Lump-sum death or disability capital
- Lost or damaged luggage
- Cancellation or postponement of the trip
- Repatriation
- Legal protection

Please feel free to contact our advisors if you would like any further information.