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## One in five Brits take gamble by going on holiday without travel insurance

**Despite the continued uncertainty over leaving the European Union, fed-up Brits are still booking their annual holidays, but up to 20% are risking paying thousands in medical bills or lost property by not taking out travel insurance.**

A study for RAC Travel Insurance found that of those who do not take travel insurance out, almost two-thirds cannot see the point in having it. In 2018 it was estimated that travel insurance could save the average holidaymaker [over £5,000 per trip](#) if they were to need medical treatment abroad.

In a survey of 1,200 members of the RAC Opinion Panel it was found that 15% used to have travel insurance but now felt they no longer need it because they've never previously had to make a claim. For those that do travel with insurance, 34% buy a standalone policy each time they travel, 25% have an annual policy and 15% take advantage of a policy that is part of a product bundle with their bank.

Almost half of the respondents who do take travel insurance claimed that their biggest concern was paying for medical treatment. With, for example, the daily rate for a stay in a hospital in America around £4,000, RAC Travel Insurance believes they are right to take protection. With 20% of respondents confirming they have previously received medical attention, it is clearly a big risk not to buy cover.

Meanwhile, it seems that Brits are also prone to losing possessions, with sunglasses the number-one item. Twenty-seven per cent respondents said they had lost sunglasses while on holiday, whereas 10% lost a tablet or camera and another 11% had lost a phone. Five per cent of those surveyed had lost a pair of binoculars.

## **RAC travel insurance spokesperson Simon Williams said:**

“Our latest survey results show that Brits are taking a serious financial gamble, travelling without insurance. Travel insurance not only protects you if you need medical assistance or lose your possessions, it also ensures financial redress if the company goes bust.”

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### **About RAC Insurance**

The RAC has provided insurance services for its members since the early days of motoring. Today, RAC Insurance offers a suite of products to its customers including insurance for car, home, motorbike, van and travel, along with other niche products aimed at personal and business customers.

In 2018, RAC Insurance generated more than 41.2m quotes while six out of 10 customers chose to renew their insurance with the RAC.

The RAC is a top-five UK car insurance broker having exceeded the 500,000 policies-in-force milestone in 2019. It provides customers with great value insurance by searching a panel of carefully selected insurers to get the best possible prices.

RAC Insurance won Car Insurance Provider of the Year at the 2019 Moneyfacts Consumer Awards. It also won a Consumer Intelligence award for Customer Trust, as voted for by drivers, in both 2018 and 2017, as well as collecting the Customer Satisfaction award in 2018. RAC Car Insurance Plus is five-star rated by independent researcher Defaqto. The RAC's own data shows that nine out of 10 customers would recommend RAC Car Insurance\*.

The RAC launched Black Box Car Insurance in 2015 to help keep motoring affordable and to reinforce the value of establishing safe driving behaviours with new and young drivers. The RAC also offers a multi-car insurance discount to help drivers cut their motoring costs, Temporary Car Insurance and Learner Driver Insurance.

For more information visit [RAC Insurance](#).

## Contacts



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