

SAVE YOURSELF BAGS OF HOLIDAY HASSLE

Thousands of expertly packed suitcases brimming with summer's fashion essentials may well not make it to their final destinations, leaving many sun worshippers bereft. Lloyds TSB Insurance is advising holidaymakers that adequate travel insurance can remove the hassle and expense of replacing lost items and will help avoid holiday hell.

The nightmare of lost luggage is the source of a quarter of airline complaints. In 2003 there was a 50 per cent increase in the number of complaints about misplaced baggage compared to 2002.¹ The cost of replacing lost items can be surprisingly high, warns Lloyds TSB Insurance. It is encouraging holidaymakers to think carefully about whether they are insured for everything they are taking with them.

According to estimates, a basic suitcase and contents for a week's holiday in the sun could cost a minimum of £1,200² but many people still travel abroad without any form of cover for their belongings.

Phil Loney, managing director, Lloyds TSB Insurance, said: "After weeks spent looking forward to a break arriving at your holiday destination to find your bags have disappeared can be extremely stressful and can ruin a holiday before it's even started.

"It may be obvious to most, but it's impossible to overstate the importance of getting your belongings insured before you set off. Make sure you're covered for any potential losses and check whether the items are covered by extended contents on home insurance - some travel policies, including Lloyds TSB Insurance policies³, will give a discount if extended contents cover is held."

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If the worst does happen and items need to be replaced, remember to keep the receipts so that a claim can be made upon return home. Lost or stolen baggage must be reported to the police and a copy of the police report kept. If the bag is lost when flying, a letter from the airline must be obtained to confirm this and included with the claim.

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Notes to Editors:

¹According to statistics from the Air Transport Users Council – July 2003. Figures relate to written complaints.

²Using averages from High Street retailers such as: Debenhams, Next, Marks and Spencer and Boots, based on a suitcase containing the following items:

A suitcase
Dresses (x2)
Shorts/Skirts (x4)
Swimwear (x3)
Tops (x6 - t-shirts & evening)
Evening jacket (x1)
Underwear (x7) Bras (x2)
Socks (x4)
Shoes (x3)
Accessories (eg. belt x1 bag x1)
Nightwear
Toiletries & bag
Suncream
Make-up & bag
Towel
Sunglasses

³Lloyds TSB Insurance offers a 15 per cent discount for the removal of baggage cover under its travel insurance policies.

General insurance advice is provided by Lloyds TSB Insurance Services Ltd. which acts as an independent intermediary for a number of insurers under the Association of British Insurers' Code of Practice.

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