



# EHIC loopholes shown

Research by Sainsbury's Travel Insurance has shown that more than half of the Britons who have needed medical assistance abroad in the last year have discovered that the European Health Insurance Card (EHIC) failed to cover their expenses. On average, cardholders paid £386 per person to settle their hospital bills. Of those who did have to pay extra, over half failed to claim back the money on their return to the UK, as is their right.

Sainsbury's questioned over 1,000 adults and the results showed that 10 per cent of those who had travelled to Europe in the last year had had medical treatment through their EHIC. Twelve per cent of treatments were for flu-type sickness, 10 per cent were heat-related, eight per cent involved winter sports activities and three per cent were heart attack victims. The survey also showed that eight per cent of people who had taken an EHIC with them had not taken out travel insurance, believing that the card entitled them to the same level of care as an insurance policy.

Sam Marrs, Sainsbury's travel insurance manager, encouraged consumers to give coverage a little more consideration: "Many people wrongly overlook travel insurance because they think their EHIC will cover them when they are abroad. But it will not cover them for private medical care, nor will it pay for them to be airlifted off a ski slope or repatriated back to the UK."