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Six in 10 don't bother with travel insurance when holidaying in the UK

Despite Brits making 9m trips to stay in rented UK holiday accommodation*, nearly six in 10 (56%) don't take out travel insurance to cover themselves should they be unlucky enough to damage something, or lose or break a valued possession.

A study carried out by [RAC Travel Insurance](#)** found that 75% of people have taken a holiday in the UK in the last year three years, with more than a third (35%) staying in a rental cottage, in contrast to the majority (49%) who opt for a hotel or bed and breakfast.

Among those who said they have stayed in self-catering rented holiday accommodation, 4% confessed to breaking or damaging something. Although the majority of these (54%) say the damage was only up to the value of £20, for nearly a quarter (23%) the damage was between £50 and £100. However, for 8% it was between £100 and £200, while another 8% estimated the cost to be far more costly at £200 to £500.

The RAC Travel Insurance research also revealed that only 17% of people who holiday in the UK take out travel insurance especially to cover their trips. However, more than a quarter (27%) say they have cover as part of a year-long policy which means that some 56% are not protected should something unexpected happen in the property they are staying in.

RAC Travel Insurance spokesman Simon Williams said: "Very few people would go on holiday outside of the UK without purchasing travel insurance as they are far more conscious of all the risks they need to protect themselves against. But it seems as though when we holiday in the UK, thoughts of unexpected events and damage to property are not a consideration for many,

whether that's in a rental cottage or simply breaking or damaging a possession. While some people will have cover for personal possessions outside of their home as part of their contents insurance, many will not.

“With our research finding that the majority of people fall into the category of not having any form of insurance to cover their domestic holiday mishaps, combined with the fact that UK tourism data shows Brits make 9m trips to stay in rented holiday accommodation, there is a very real risk that damage to a rented property could add a very nasty unexpected cost to the total expense of the holiday.

“Our advice would be to make sure you always have some form of insurance cover in place. This might be a combination of home insurance which covers possessions outside of the home and travel insurance that protects you for all the trips you make in the course of a year or individual trip cover, as holidays can be expensive enough without having to fork out extra hard-earned money for breakages, damage or lost possessions.”

RAC Travel Insurance gives customers peace of mind on their trips away through the choice of either single trip or annual multi-trip insurance, each with three levels of cover. Policies can also be selected to suit your needs, whether travelling alone or with a partner or as part of a larger group.

Contacts



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