

Europe Travel Insurance

What springs to mind when you think about Europe? Pottering around museums? Mooching around fairytale castles? Sipping a coffee in a plaza and dining on pastries, pizzas and tapas? Craning your neck to peer up at cathedral domes? Ploughing through winter powder in the Alps?

That's exactly what you've got to look forward to on your travels in Europe — plus much more! The world's second-smallest continent sure packs a lot of history, culture, nature, and diversity into its 44 countries.

This article isn't going to help you plan your inter-rail adventure or tell you how to hop around the Greek islands. We're not even going to tell you where you can find the best croissants in Paris. No, today's topic is the juiciest in travel — Europe travel insurance!

Do I Need Travel Insurance For Europe?

Depending on your passport country and which European countries you plan to visit, you may be required to purchase travel insurance in Europe. Travel insurance is a mandatory requirement for travellers who must apply for a Schengen visa. You will be required to show proof of your travel insurance for Schengen visa at application.

When searching for the best Europe travel insurance for your Schengen visa, make sure that the coverage follows the requirements. It must include all Schengen countries you intend on visiting, to a minimum of at least 30,000 EUR (\$34,000 USD). Also, double-check exactly which countries are in the Schengen zone. There are 26 at present, but you can

expect further countries to be added. Confusingly, countries that are in the Schengen zone are not necessarily in the EU (European Union).

But, for those of you who do not require a visa for the Schengen passport-free zone, travel insurance is not *technically* mandatory. And if you don't need a visa, you are probably thinking, 'do I need travel insurance for the Schengen zone?' Those who can travel in the Schengen visa-free zone are not technically required to purchase insurance for holidays in Europe. As well as that, you can glide through borders without the scrutiny of immigration. Neat, ey!

For those of you who aren't legally required to purchase Europe travel insurance, you might wonder if it's worth it. Particularly with Europe not exactly being the cheapest continent on the planet, it's a way to save a few pennies. But it's because of the high costs of healthcare in many European countries that we'd suggest you give it some thought. Remember that there is a diverse number of awesome activities in Europe you might fancy sampling. You might want to hire a vehicle, or may fall victim to petty crime. We definitely recommend all travellers to Europe at least checking out the options and giving it some thought.

Now before you start brushing up on your German, note that not all European countries are part of the EU. Europe refers to all countries within the borders of the European continent. The EU is a political and economic association that comprises 27 countries. As with the Schengen zone new countries joining the club each year. Meanwhile, others opt to leave...but let's not drop the B-word.

The eastern countries of Turkey, Armenia, Georgia, and Azerbaijan straddle both the European and Asian continents. Check that your travel insurance in Europe covers these regions.

Healthcare in Europe

As far as you need to know as a tourist, medical facilities in Europe are some of the best on the planet. Scandinavian countries Norway, Denmark, Sweden and Germany triumph as some of the most well-developed healthcare systems in the world. France has the best healthcare in the world by population. Meanwhile, Spain has recently been reported as the healthiest country in the world with Italy and Iceland hot on its heels. Most European countries have a universal healthcare system with each operating its own healthcare system. Typically, this is a combination of private and government-funded institutions.

EU citizens should obtain a European Health Insurance Card (EHIC) before travelling through Europe. This free card allows the holder access to emergency healthcare at the same rate as residents of whatever country you happen to be in. It's valid in any of the 27 EU countries, plus Iceland, Liechtenstein, Norway, Switzerland and the United Kingdom. In some cases, it grants you free emergency healthcare! If you don't have access to this card, you will need to rely on your travel insurance in Europe covering your treatment. If you do carry an EHIC card, remember it's only for emergency healthcare. It won't cover routine check-ups, nor will it cover travel disruption, theft or other hindrances on the road. If you eat too many ice creams in Italy, you'll be needing your Rome travel insurance to pay for your new filling.

The only thing to note about Europe's fabulous healthcare; if you're caught out and need to fund your own treatment, the prices can sting. Take Switzerland as an example. A consultation with a doctor can cost around CHF 137 (\$142 USD). We don't know about you but we'd rather spend that on a Swiss watch or box of chocolates. Even the Swiss tend to give it a miss, with 20% of Swiss residents opting to not see their doctor due to the prices. Remember that although the EHIC incorporates Swiss emergency treatment, EU travel insurance might not cover Switzerland.

And the other thing, as healthcare operates uniquely to each country, not all healthcare is equal in Europe. In Romania, a consultation with a doctor will cost around \$40 USD, which is a fraction of what you might pay in the US or Australia. But Romania is said to have the 'worst' healthcare system in the EU with only 10% of doctors operating in rural outposts. You'll want to check out the specifics of the country(ties) you intend to visit so you know what to expect.

Crime in Europe

European crime rarely targets travellers. Overall, it's an extremely safe continent to travel. For this reason, Europe remains as popular as ever with solo travellers and young gap-year backpackers. 10 European cities can be found in the top 30 safest cities in the world, with Amsterdam sitting pretty at number 4. For even more reassurance, it was reported recently that of the top 50 cities in the world with the highest murder rate, not a single European country made the cut.

Terrorism attacks, political unrest and riots do happen sporadically in European cities. Although these are rare enough you might want to factor in a clause for civil disturbance in case this affects your travel plans. Some European cities (more so in the East) are known for higher levels of corruption, bribery and theft. No need to let that put you off visiting these fascinating destinations, just keep your wits about you.

The main criminal activity to be aware of in Europe is pickpocketing and petty theft. It is not uncommon for tourists to have wallets, smartphones or cameras scooped out of their pockets in tourist hotspots. Take extra caution when travelling by metro, touring busy museums or attending festivals. If you hire a vehicle, ensure that you do not leave valuables in it overnight. Car theft and break-ins are on the rise. Choose travel insurance for visitors to Europe which covers you in the event of a robbery.

And is it just us who thinks €40 for a dorm bed is outright robbery?

Issues Facing Travellers in Europe

Although as we say, Europe is a pretty safe destination. There are no poisonous creatures, you're unlikely to encounter rabies and food hygiene is generally high. That's not to say Europe isn't without its issues.

If you're planning on cruising around the continent in a rental car or camper van, check which Europe travel insurance covers you the event your vehicle is damaged or stolen. Many providers of insurance for Europe holidays allow this as an additional add-on. If you're travelling as part of a tour or using budget flights, be mindful of cancellations. It's not uncommon for agencies and airlines to go bust overnight.

Whilst you're unlikely to experience an earthquake in Europe, the continent can be ravaged by storms. Storm Ciara recently played havoc with travellers in Western and Northern Europe with strong winds grounding hundreds of flights. Volcanic ash closed multiple airports in 2010. The cheapest Europe travel insurance won't always include protection against disruption from natural disasters so do check.

Europe is renowned for its cultural attractions and historical gems. But whilst you're umming and ahing over the La Sagrada Familia you never know who might be ogling your new iPhone, vulnerably sticking out of your pocket. Be sure to protect your valuables with your Barcelona travel insurance.

Common Activities in Europe

And now for the boring bit, activities in Europe! During summer months, Europe's gorgeous rural landscapes are a playground for outdoor enthusiasts. You can take your pick from hiking, horseback riding, zip-wiring rock climbing and cycling. Although these are relatively safe activities, there are some risks attached. Europe Travel Insurance gives you peace of mind in case you take a tumble.

The annual Sail Week in Croatia sees fleets of flotilla parties descend to tour the islands. If you're more of a landlubber, Europe is renowned for its music festivals. For both of these activities, bear in mind cover for cancellation, theft or injury from any hedonistic shenanigans.

Come winter, Europe's mountains are dusted with powder and scents of raclette and spiced wine. 12 out of 30 of the best ski resorts in the world are located in Europe. But be sure to read the small-print carefully when comparing the best insurance for your Europe ski trip. Winter sports is usually an added extra in most cases. And don't make the mistake of thinking your EHIC card would cover helicopter rescue, it doesn't.

Depending on what you plan to do on your trip, pay very close attention to what activities are and are not covered. Find out which activities require a surplus fee. You might find that the cheapest travel insurance for your Schengen visa doesn't include certain activities.

Final Thoughts on Europe Travel Insurance

And that's a wrap on our guide to travel insurance in Europe! We know, riveting stuff, isn't it.

We hope this article has clarified any thoughts you had over travel insurance for visitors to Europe. Remember to pay attention to different policies concerning Schengen travel insurance and EU travel insurance. Shop around a little to find the right provider for your personal needs.