



Summer Holidays of Europeans, Americans and Asians

IPSOS / EUROP ASSISTANCE BAROMETER
18TH EDITION

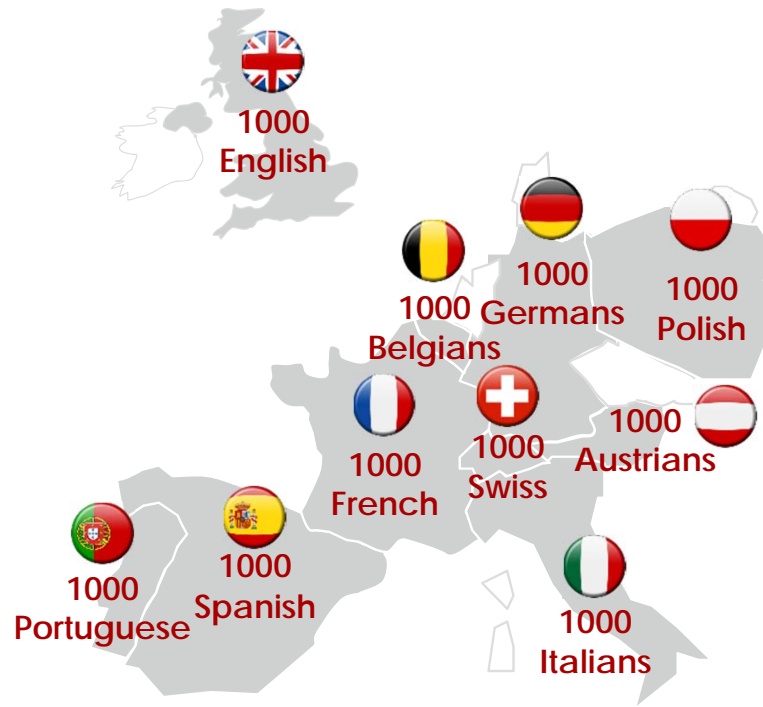
INSURANCE REPORT

SCOPE OF THE 2018 SURVEY

American scope



European scope

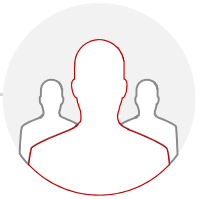


Asian scope



14 COUNTRIES
16,000 INTERVIEWS

THE METHODOLOGY



Samples

In each country, the survey was conducted on a representative sample of each the population, aged 18 years and older (aged 16 and up in Brazil), put together using the quota method (gender, age, profession) after stratification by region and by city size.



Timeline

The field studies were carried out between 27 March and 19 April 2018








Method of data collection

Online survey in the 14 countries

THE COVERAGE RATE IS OVERALL STABLE IN EUROPE VS 2017

When you go on a trip, are you usually covered by an insurance or protection policy for the following risks?

		EUROPE	
	Health problem for you or a family member that is accompanying you	65%	(=)
	Your vehicle breaks down	65%	(=)
	A problem concerning your home	64%	(-2pts)
	A plane, train, car accident etc.	62%	(-1pt)
	The loss of your personal belongings (luggage, clothes, money)	59%	(+1pt)

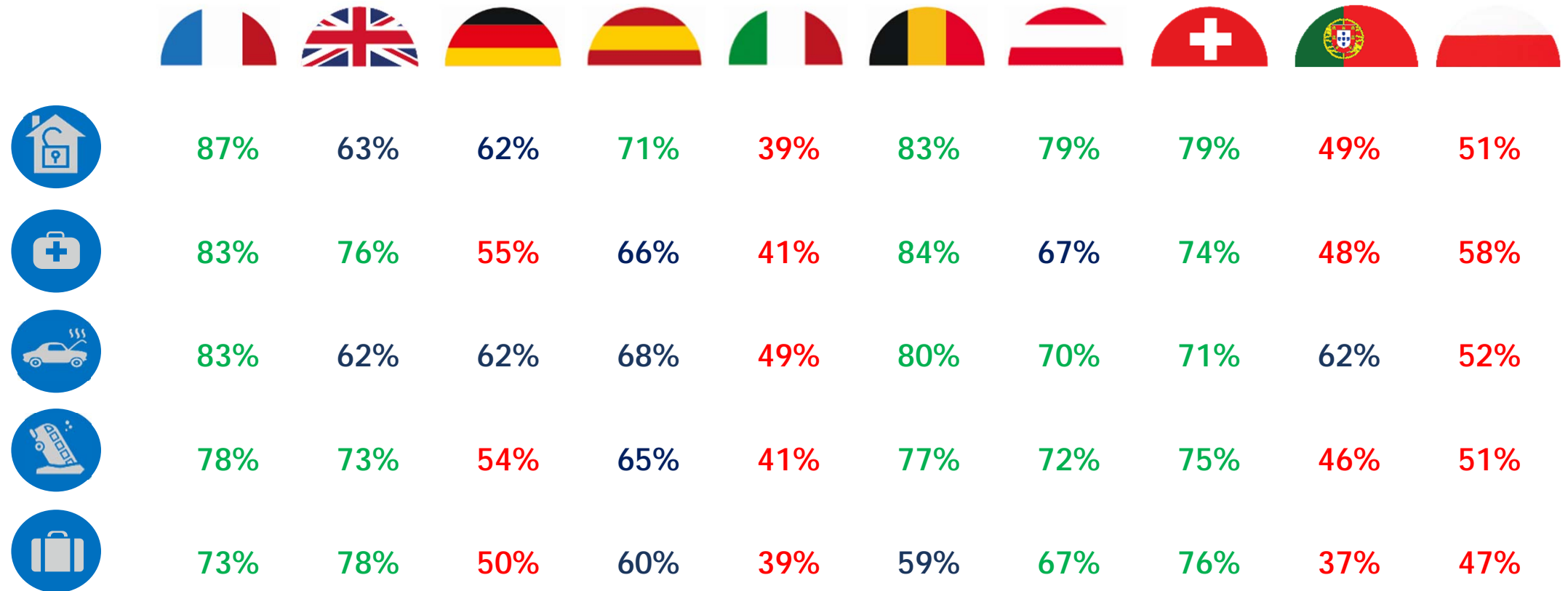
THE COVERAGE RATE IS OVERALL STABLE IN EUROPE VS 2017

When you go on a trip, are you usually covered by an insurance or protection policy for the following risks?

		EUROPE	
	Illness amongst family or friends who are staying behind	47%	(+2pts)
	The risk of a personal attack	46%	(=)
	The risk of a natural disaster (earthquake, volcanic eruption, flooding etc.)	39%	(=)
	A transport strike or delays	33%	(-1pt)
	The risk of a terrorist attack	31%	(=)

RISK COVERAGE – PER EUROPEAN COUNTRY – 1/2






When you go on a trip, are you usually covered by an insurance or protection policy for the following risks?



RISK COVERAGE – PER EUROPEAN COUNTRY – 2/2

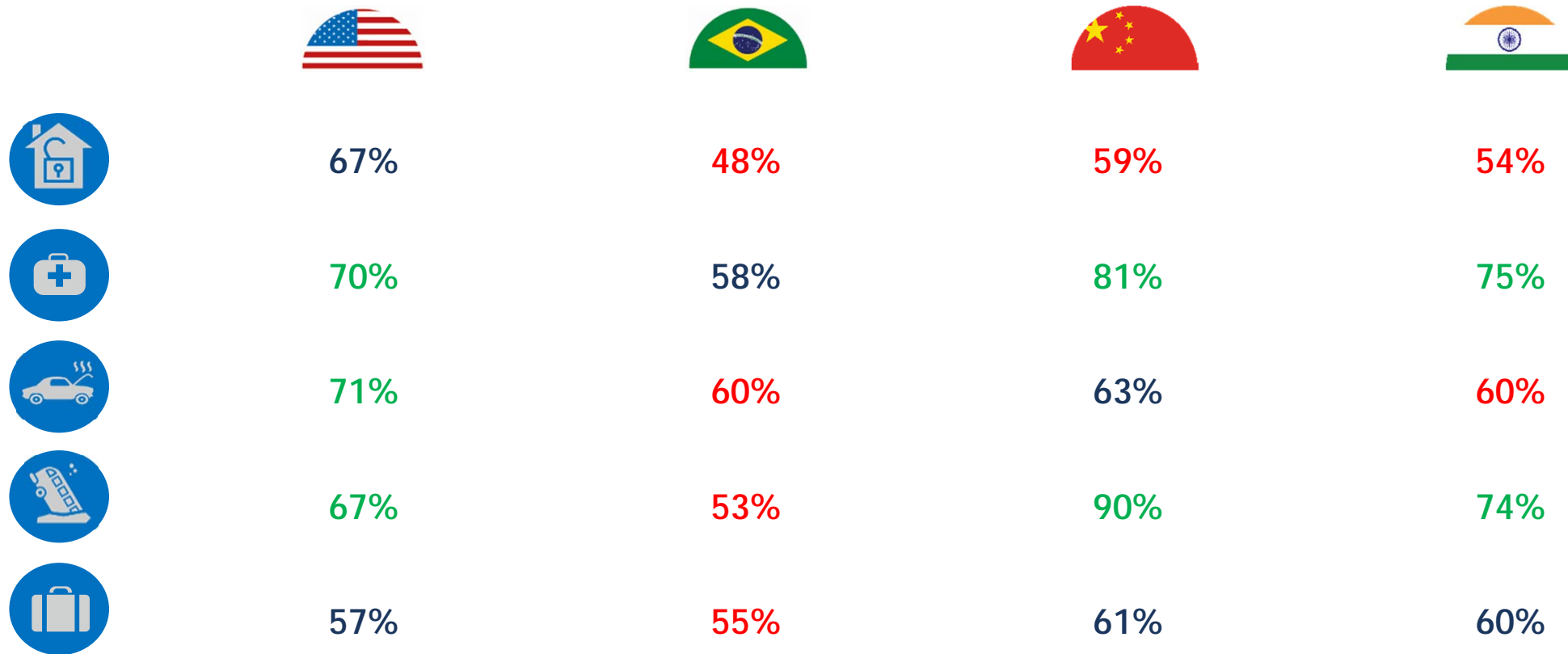
When you go on a trip, are you usually covered by an insurance or protection policy for the following risks?



	France	UK	Germany	Spain	Italy	Belgium	Austria	Switzerland	Portugal	Poland
	66%	61%	28%	51%	26%	52%	47%	59%	29%	41%
	58%	51%	41%	47%	33%	64%	46%	54%	38%	46%
	61%	51%	21%	37%	27%	49%	40%	42%	27%	30%
	36%	58%	21%	33%	25%	30%	39%	40%	25%	23%
	49%	45%	15%	29%	23%	35%	24%	25%	19%	24%

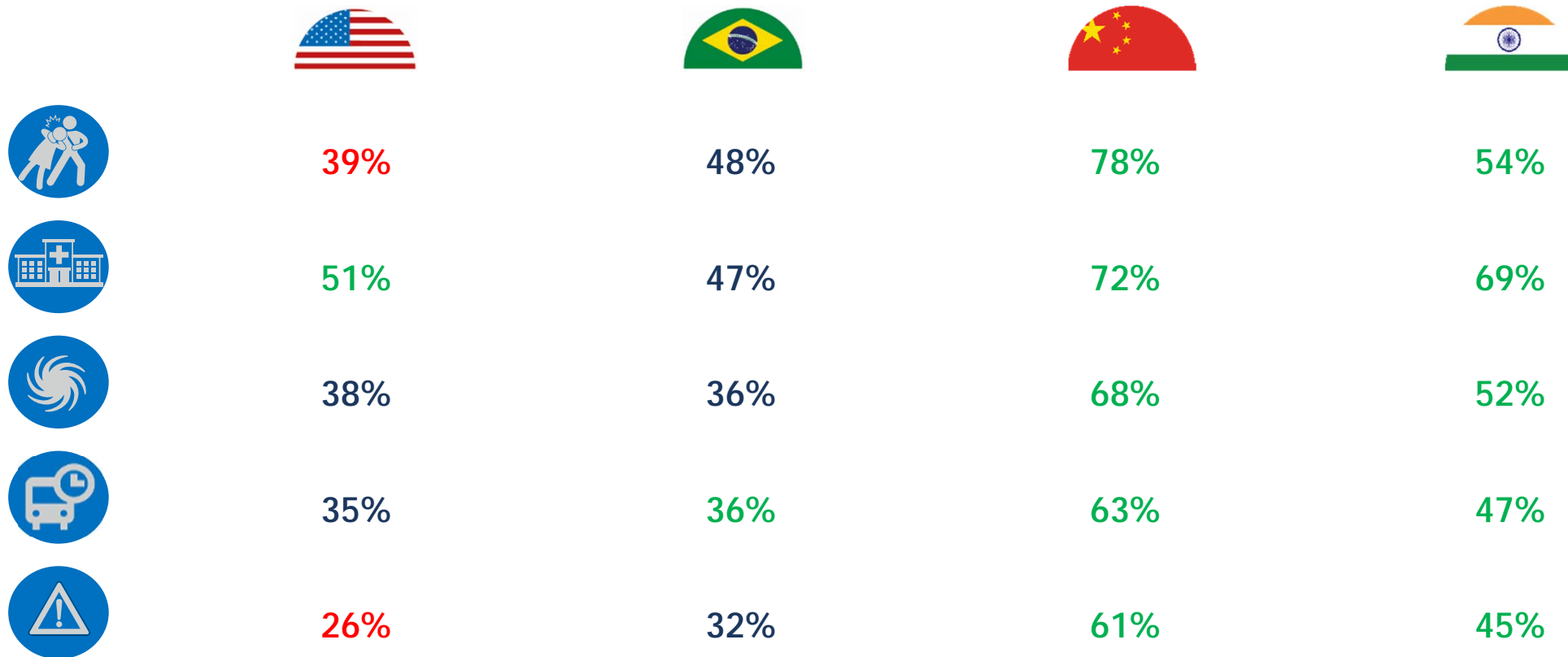
RISK COVERAGE – PER NON-EUROPEAN COUNTRY – 1/2

When you go on a trip, are you usually covered by an insurance or protection policy for the following risks?



RISK COVERAGE – PER NON-EUROPEAN COUNTRY – 2/2

When you go on a trip, are you usually covered by an insurance or protection policy for the following risks?



FOR THE NON-INSURED, LACK OF PRESENCE TO MIND AND COSTS SEEN AS EXCESSIVE

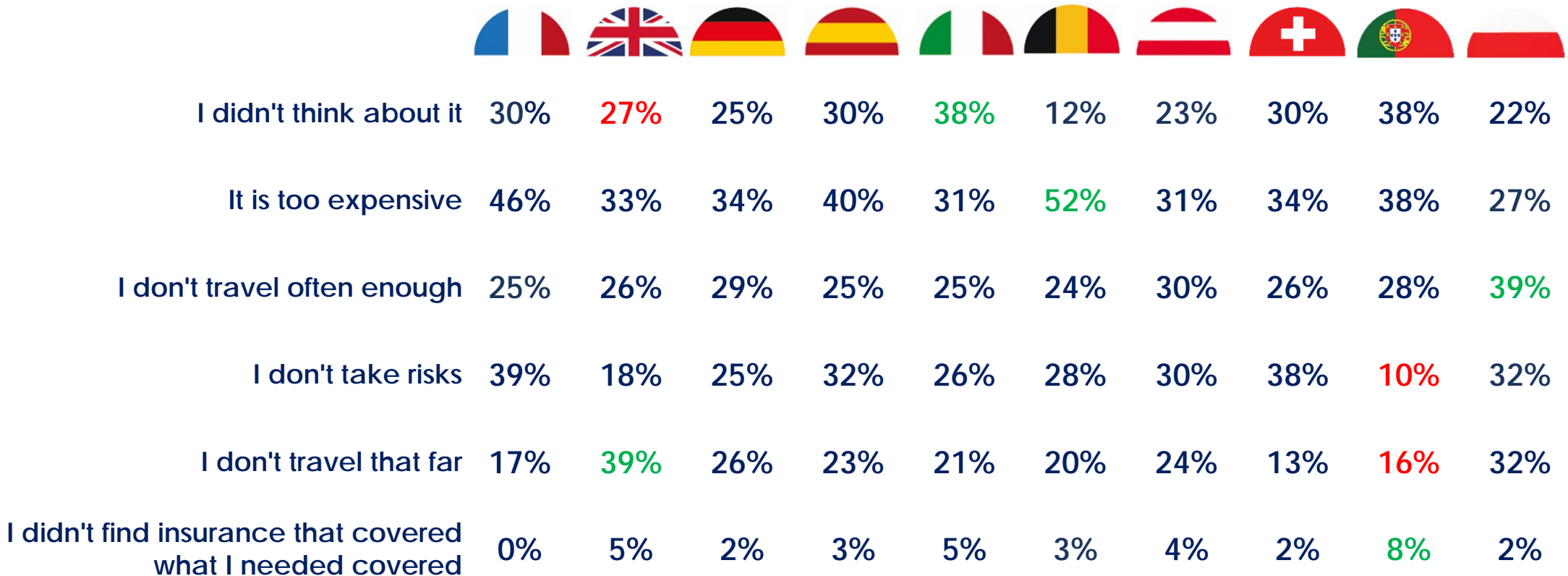
Why did you decide not to purchase travel insurance for your vacation travel?

EUROPE







REASONS FOR NON INSURANCE – PER EUROPEAN COUNTRY

Why did you decide not to purchase travel insurance for your vacation travel?



REASONS FOR NON INSURANCE – PER NON-EUROPEAN COUNTRY

Why did you decide not to purchase travel insurance for your vacation travel?

				
I didn't think about it	26%	38%	32%	41%
It is too expensive	37%	31%	31%	25%
I don't travel often enough	30%	38%	30%	29%
I don't take risks	8%	5%	27%	8%
I don't travel that far	19%	21%	13%	13%
I didn't find insurance that covered what I needed covered	8%	2%	13%	9%

THE INSURANCE COMPANY REMAINS THE REFERENCE WHEN IT COMES TO SUBSCRIBING TRAVEL INSURANCE











How did you ultimately make your purchase of travel insurance?

EUROPE







INSURANCE SUBSCRIPTION CHANNELS – PER EUROPEAN COUNTRY

How did you ultimately make your purchase of travel insurance?

										
Directly from a travel insurance company	67%	26%	60%	27%	31%	64%	58%	75%	37%	52%
Through my credit card company	29%	15%	13%	14%	11%	18%	39%	17%	25%	13%
Online through a insurance comparison website	2%	43%	16%	12%	17%	4%	8%	7%	12%	14%
Through a travel agent	8%	9%	11%	28%	22%	19%	15%	7%	28%	20%
Through an online travel agency website during checkout	6%	8%	10%	15%	18%	4%	7%	6%	8%	8%
Through my airline, cruise line, or railway company	4%	5%	6%	10%	15%	8%	6%	7%	11%	6%
Through the hotel provider	2%	5%	4%	11%	8%	5%	6%	6%	6%	7%

INSURANCE SUBSCRIPTION CHANNELS – PER NON-EUROPEAN COUNTRY

How did you ultimately make your purchase of travel insurance?

				
Directly from a travel insurance company	22%	25%	35%	32%
Through my credit card company	36%	21%	14%	20%
Online through a insurance comparison website	16%	21%	23%	32%
Through a travel agent	15%	32%	25%	29%
Through an online travel agency website during checkout	17%	18%	30%	25%
Through my airline, cruise line, or railway company	20%	19%	30%	25%
Through the hotel provider	14%	9%	28%	20%

TRAVEL INSURANCE ESSENTIALS: CANCELLATION AND MEDICAL SUPPORT

Among the following items, which of these would be the three most critical elements when you are considering a travel insurance package?



EUROPE

GAME CHANGERS

TRAVEL INSURANCE ESSENTIALS – PER EUROPEAN COUNTRY 1/2

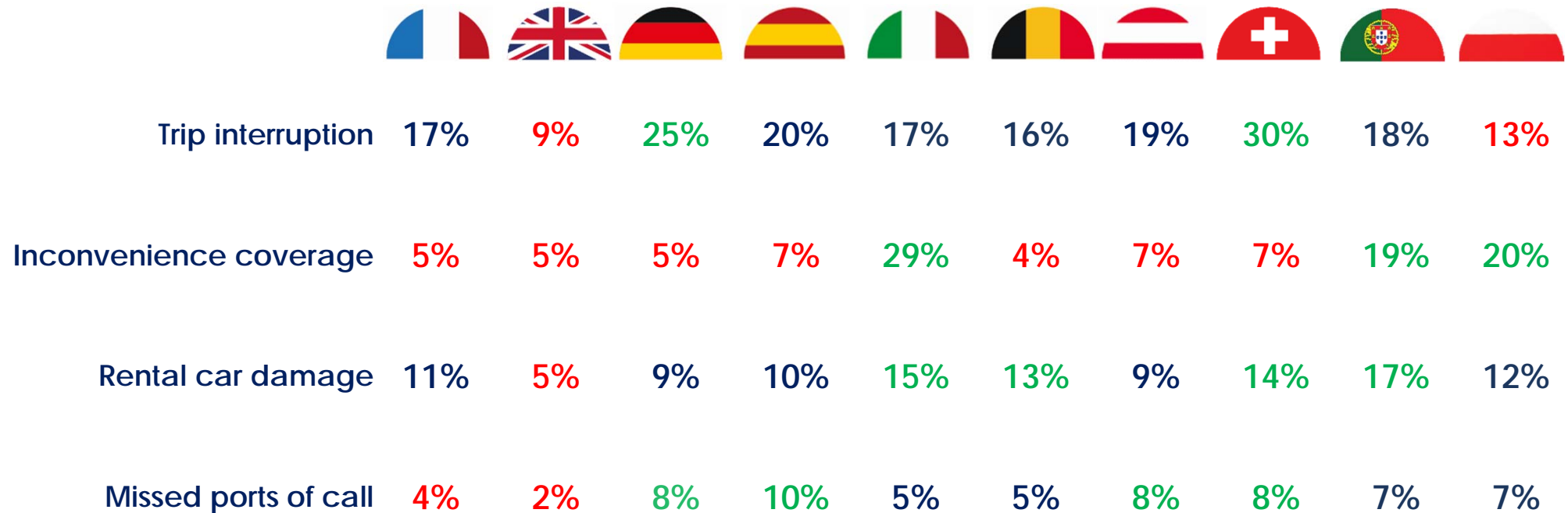
Among the following items, which of these would be the three most critical elements when you are considering a travel insurance package?



	France	UK	Germany	Spain	Italy	Belgium	Austria	Switzerland	Portugal	Poland
Medical coverage	60%	76%	61%	65%	46%	69%	62%	57%	61%	68%
Trip cancellation	60%	55%	63%	56%	41%	55%	57%	55%	40%	20%
Emergency medical transportation	65%	56%	54%	35%	28%	57%	62%	59%	41%	54%
Baggage loss/delay	27%	40%	23%	35%	36%	28%	26%	28%	35%	21%
Accidental death	28%	26%	12%	32%	19%	32%	18%	16%	36%	37%

TRAVEL INSURANCE ESSENTIALS – PER EUROPEAN COUNTRY 2/2

Among the following items, which of these would be the three most critical elements when you are considering a travel insurance package?



TRAVEL INSURANCE ESSENTIALS – PER NON-EUROPEAN COUNTRY 1/2

Among the following items, which of these would be the three most critical elements when you are considering a travel insurance package?



Medical coverage

43%

51%

38%

56%

Trip cancellation

52%

29%

27%

26%

Emergency medical transportation

39%

33%

54%

41%

Baggage loss/delay

37%

43%

38%

44%

Accidental death

21%

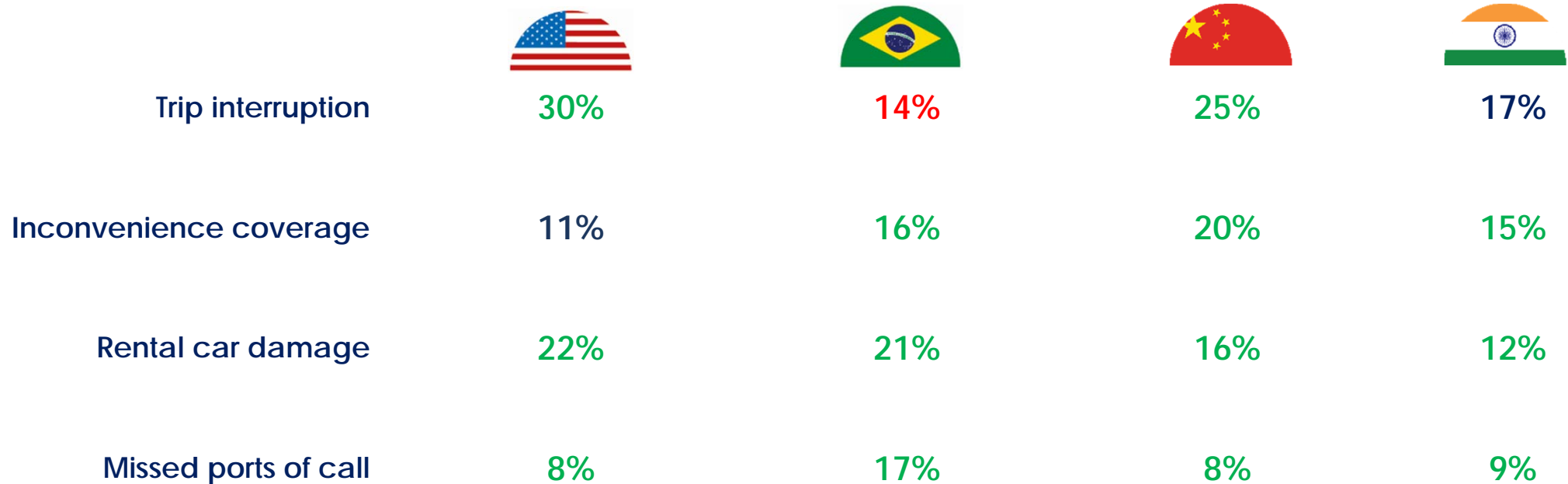
34%

39%

44%

TRAVEL INSURANCE ESSENTIALS – PER NON-EUROPEAN COUNTRY 2/2

Among the following items, which of these would be the three most critical elements when you are considering a travel insurance package?



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