

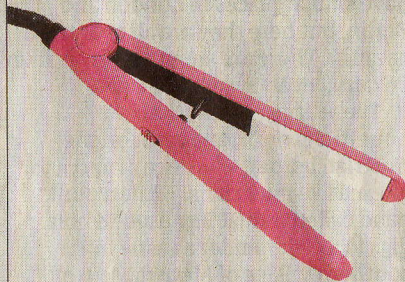
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Corkboard

Insurance alert! Bikini's poor coverage

Travel-loving women of Britain, fret no more. There is now a travel insurance provider especially for you. Bikini Travel Insurance, “designed by women for women”, offers personal belongings cover tailored to reflect women’s needs, a 24/7 “crisis response service”, and a bridal add-on package.

But does Bikini genuinely have something different to offer female travellers? Alas, the answer is no. While splitting personal belongings cover into categories - clothes, handbags, hair straighteners - may seem like a clever idea, in reality the more specific the cover, the more potential there is for problems when making a claim. Any items not specified in Bikini’s list are not



covered. The only advantage to such a system comes when claiming for high-value items, as Bikini gives you a marginally higher single item allowance than other insurers. This is only the case, however, with the company’s most expensive policy.

As for the Bridelicious add-on, there is little to be gained for the extra on your premium as the items covered fall under the personal belongings cover of most other providers’ policies. And where the crisis response service is concerned, many leading insurers offer similar advice and assistance services.

It’s not all bad, though. Bikini’s policy document is clearly worded: it’s easy to see what you’re covered for and how to claim.

However, this isn’t enough to justify higher-than-average premiums, let alone the guilt any clear-thinking woman would feel about buying into such a condescending operation.

● bikinisure.com

Jo Caird

