

Holiday Barometer among Europeans, Americans & Asians

IPSOS/EUROP ASSISTANCE SURVEY
20TH EDITION
INSURANCE REPORT

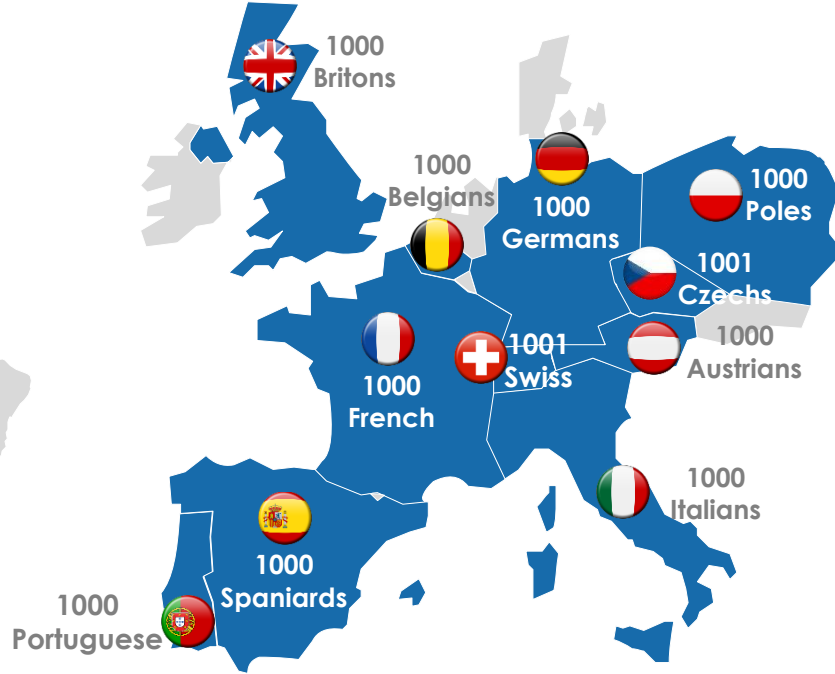
SCOPE OF THE SURVEY

14 COUNTRIES
14,002 INTERVIEWS

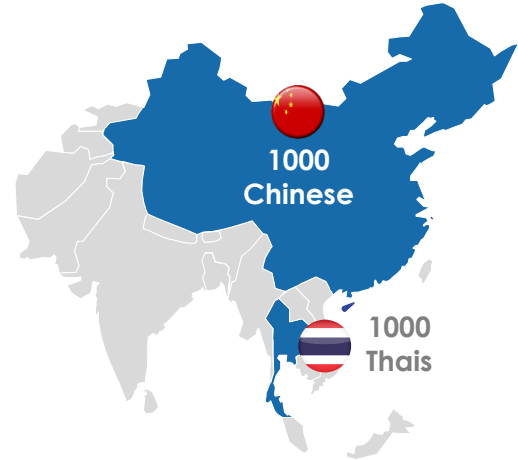
American scope



European scope



Asian scope



METHODOLOGY



Samples

In each country, the survey was conducted on a representative sample of each the population, aged 18 years and older, 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 May 5th and May 20th 2021

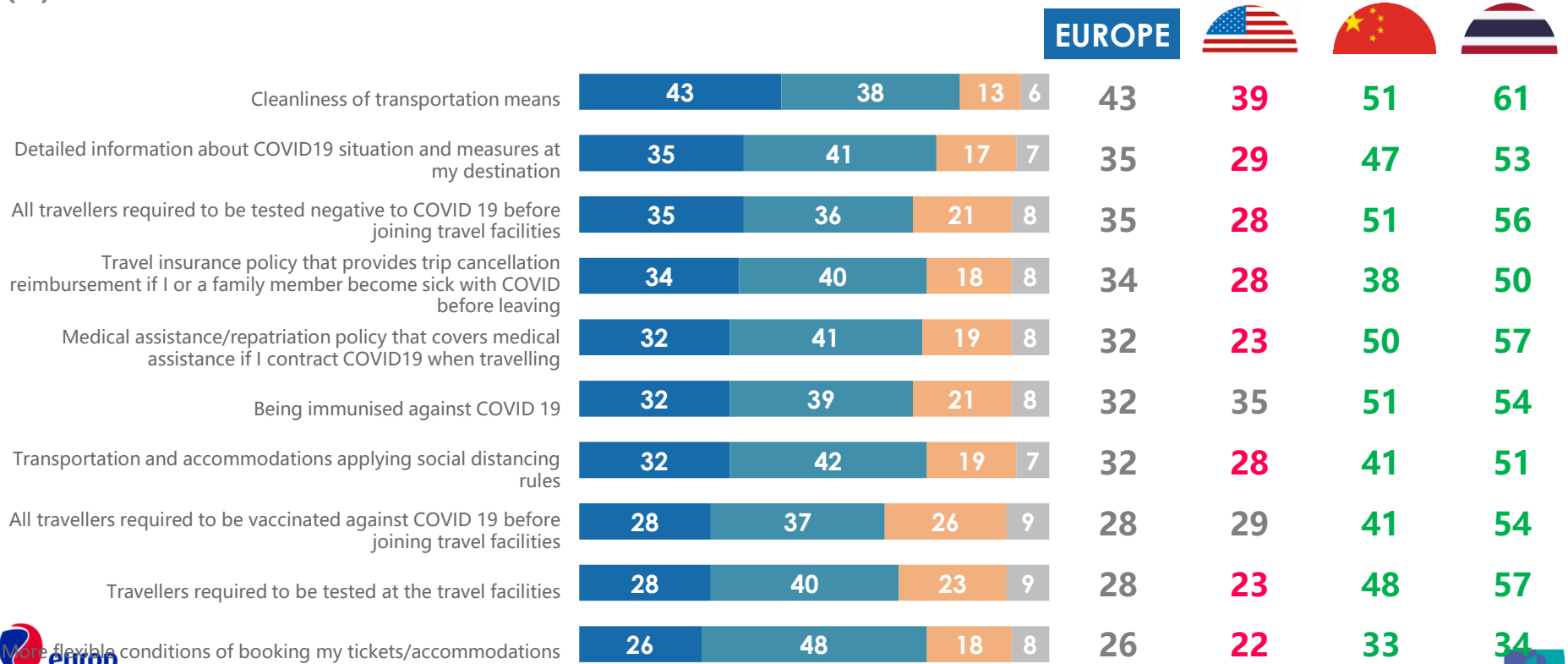


Method of data collection

Online survey in the 14 countries

INFORMATION ARE THE MOST NECESSARY CONDITIONS TO CONSIDER TRAVELLING THIS SUMMER. INSURANCE POLICIES IN CASE OF CANCELLATION OR NEED OF MEDICAL ASSISTANCE ARE ALSO IMPORTANT












WHICH SAFETY CONDITIONS SHOULD BE PROVIDED TO YOU TO CONSIDER TRAVELLING THIS SUMMER
 (%) Basis: to all



AMONG THE EUROPEANS, THE PORTUGUESE, SPANIARDS AND BRITISH ARE THE MOST DEMANDING









NECESSARY CONDITIONS TO CONSIDER TRAVELLING THIS SUMMER

(%) Basis: to all

											
Cleanliness of transportation means	43	37	34	37	41	49	30	56	54	36	47
Detailed information about COVID19 situation	37	31	23	28	36	34	22	47	46	29	41
All travellers required to be tested negative to COVID 19 before joining travel facilities	39	32	23	29	33	36	22	46	50	26	41
Travel insurance policy that provides trip cancellation reimbursement if become sick with COVID before leaving	35	28	25	34	32	29	22	41	42	30	46
Medical assistance/repatriation policy that covers medical assistance if COVID19 when travelling	31	25	21	28	29	32	21	45	45	23	39
Being immunised against COVID 19	29	24	15	26	29	33	21	37	42	20	42
Transportation and accommodations applying Social distancing rules	23	30	15	32	23	40	21	52	43	23	34
All travellers required to be vaccinated against COVID 19 before joining travel facilities	24	25	15	24	24	29	18	34	38	17	37
Travellers required to be tested at the travel facilities	24	28	14	27	21	34	19	45	34	16	33
More flexible conditions of booking my tickets/accommodations	25	22	10	27	23	24	14	32	34	25	36

3 OUT OF 5 EUROPEANS ARE INSURED AGAINST A VEHICLE BREAKING DOWN, A PROBLEM CONCERNING THEIR HOME OR A HEALTH PROBLEM WHEN TRAVELING

WHEN YOU GO ON A TRIP, ARE YOU USUALLY COVERED BY AN INSURANCE OR PROTECTION POLICY FOR THE FOLLOWING RISKS?
 (%) *Basis: to all*

	EUROPE			
 Your vehicle breaks down	64	63	64	79
 A problem concerning your home	60	58	56	71
 A health problem affecting me or a person traveling with me	60	56	77	77
 A plane, train, car accident etc.	56	57	87	83
 The loss of your personal belongings (luggage, clothes, money)	54	51	58	71

GLOBALLY, EUROPEANS AND AMERICANS HAVE THE SAME LEVEL OF COVERAGE, EXCEPT WHEN IT COMES TO THE RISK OF ATTACK

WHEN YOU GO ON A TRIP, ARE YOU USUALLY COVERED BY AN INSURANCE OR PROTECTION POLICY FOR THE FOLLOWING RISKS?
 (%) *Basis: to all*

	EUROPE	USA	China	UK
 Illness amongst family or friends who are staying behind	45	48	71	77
 The risk of a personal attack	43	37	73	72
 The risk of a natural disaster (earthquake, volcanic eruption, flooding etc.)	38	40	64	69
 A transport strike or delays	34	36	65	65
 The risk of a terrorist attack	29	34	54	68

AMONG THE EUROPEANS, THE SWISS, FRENCH AND AUSTRIANS ARE THE MOST COVERED BY AN INSURANCE POLICY...

WHEN YOU GO ON A TRIP, ARE YOU USUALLY COVERED BY AN INSURANCE OR PROTECTION POLICY FOR THE FOLLOWING RISKS?

(%)

Basis: to all



71 68 64 72 67 51 53 71 69 75 62



70 66 62 76 65 42 46 57 65 71 56



64 70 74 70 61 40 49 56 59 68 68



68 63 57 61 59 44 45 52 59 68 65



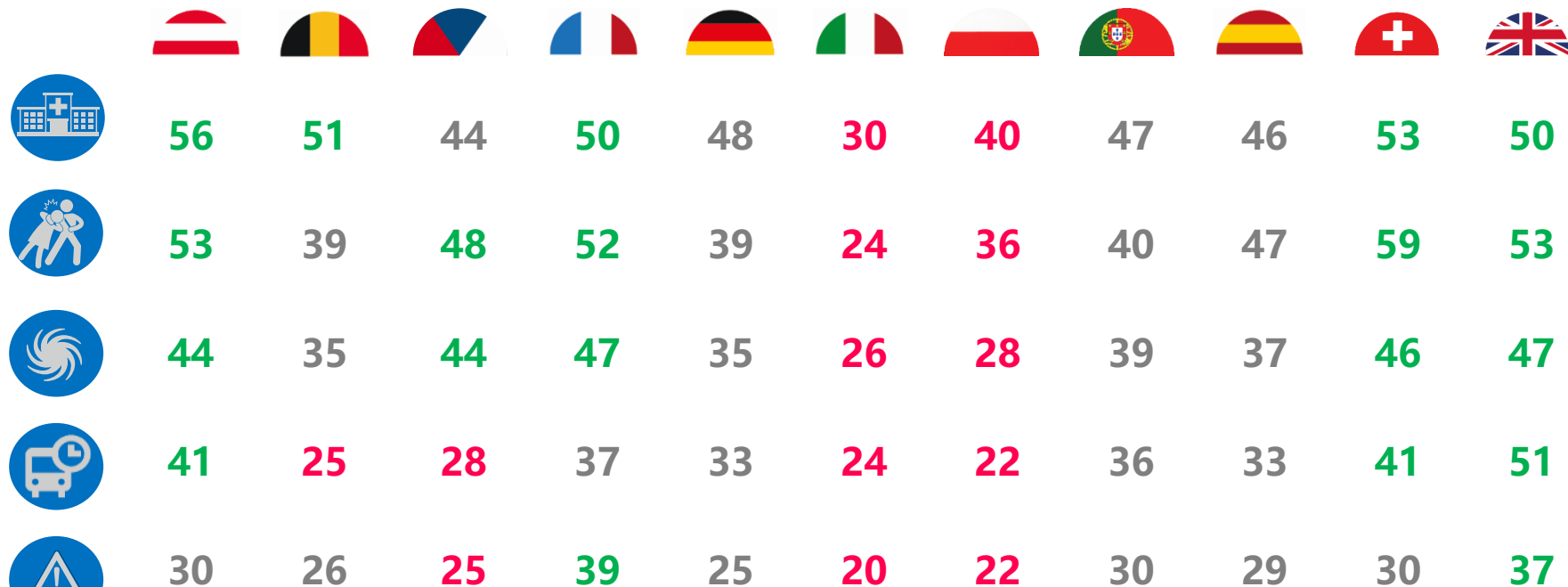
67 48 67 62 55 35 41 46 52 72 71

... THE ITALIANS AND THE POLES ARE THE LESS COVERED OVERALL

WHEN YOU GO ON A TRIP, ARE YOU USUALLY COVERED BY AN INSURANCE OR PROTECTION POLICY FOR THE FOLLOWING RISKS?

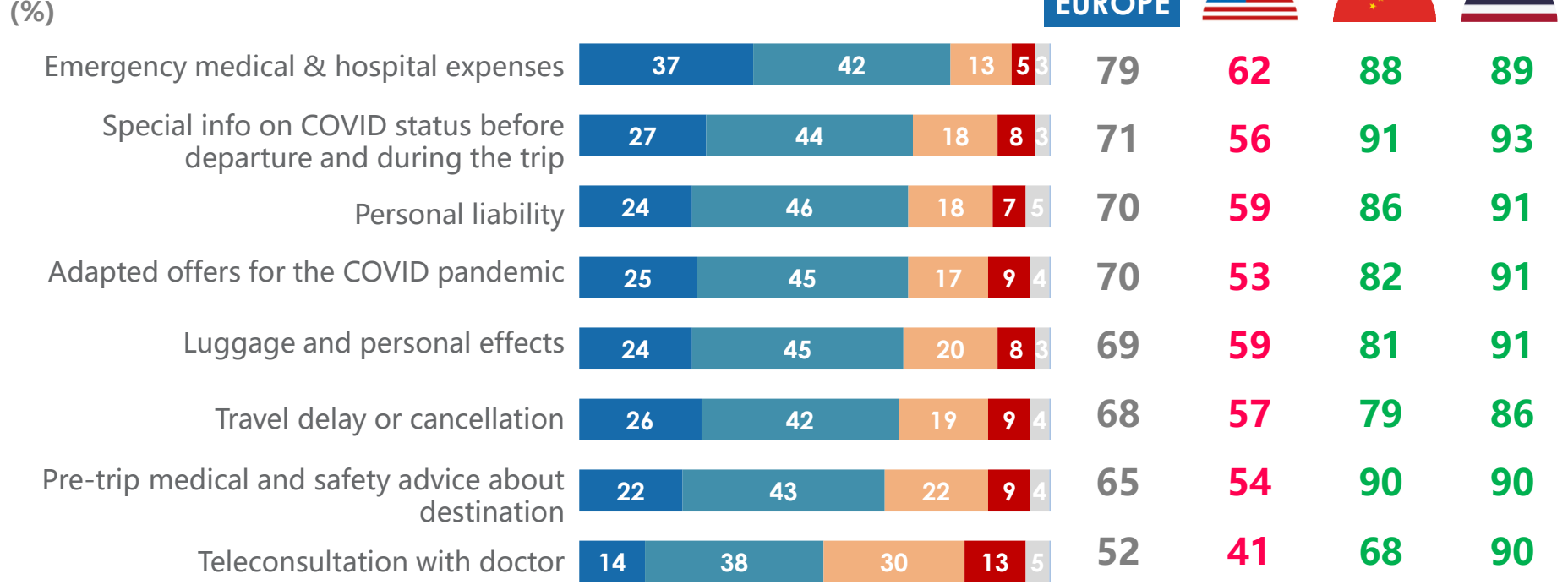
Basis: to all

(%)



TRAVEL INSURANCE IS MOSTLY REQUIRED FOR EMERGENCY EXPENSES AND KEEPING INFORMED ON THE COVID STATUS AT DESTINATION

IMPORTANCE OF HAVING TRAVEL INSURANCE FOR THE FOLLOWING *Base: Those who purchased travel insurance*



Thinking about your next trip, how important is it for you to have travel insurance coverage for each of the following?
 Base : Those who planned to purchase travel insurance or assistance for their future trips

Very important Quite important Not very important Not important at all Don't know

GAME CHANGERS









BEING COVERED FOR EMERGENCY EXPENSES IS THE MOST IMPORTANT IN ALL THE EUROPEAN COUNTRIES

IMPORTANCE OF HAVING TRAVEL INSURANCE FOR THE

Following those who purchased travel insurance




(%)

											
Emergency medical & hospital expenses	76	81	80	80	72	77	77	85	83	73	81
Special info on COVID status before departure and during the trip	67	63	70	71	65	75	66	81	77	64	74
Personal liability	59	73	73	75	56	70	74	80	75	65	73
Adapted offers for the COVID pandemic	64	63	66	71	61	74	67	81	76	64	75
Luggage and personal effects	65	68	73	68	54	63	73	79	81	64	78
Travel delay or cancellation	61	68	70	68	58	67	68	78	77	64	75
Pre-trip medical and safety advice about destination	62	60	68	65	57	69	67	75	71	57	65
Teleconsultation with doctor	44	51	51	51	42	51	60	69	67	44	49

THE TRAVEL INSURANCE COMPANY IS STILL THE #1 CHANNEL FOR PURCHASING A TRAVEL INSURANCE IN EUROPE. IN THE US, THE CREDIT CARD COMPANY REMAINS THE MAIN CHANNEL

HOW DID YOU ULTIMATELY MAKE YOUR PURCHASE OF TRAVEL INSURANCE ?










(%) *Basis: to those who purchased travel insurance*

	EUROPE				
Directly from a travel insurance company	34	-3pts	16	26	33
Through my credit card company	17	=	26	8	22
Online through a insurance comparison website	14	=	13	16	31
Through a travel agent	13	-1pt	14	19	25
Directly from an insurance broker	13	=	16	13	29
Directly from an assistance company	10	+2pts	8	28	24
Through an online travel agency website during checkout	9	=	18	24	26
Through the hotel provider	7	+2pts	19	19	19
Through my airline, cruise line, or railway company	6	-1pt	19	29	20

TRAVEL INSURANCE COMPANIES ARE PARTICULARLY POPULAR IN FRANCE AND IN SWISS

HOW DID YOU ULTIMATELY MAKE YOUR PURCHASE OF TRAVEL INSURANCE ?

(%) Basis: to those who purchased travel insurance

											
Directly from a travel insurance company	30	29	23	52	37	29	34	26	20	51	23
Through my credit card company	30	13	20	27	18	11	9	16	13	16	13
Online through a insurance comparison website	9	6	25	3	15	11	13	9	12	8	34
Through a travel agent	11	12	18	9	12	14	23	23	19	8	5
Directly from an insurance broker	26	28	13	8	20	10	12	17	13	16	12
Directly from an assistance company	10	14	8	10	9	8	17	9	9	17	6
Through an online travel agency website during checkout	9	6	10	6	10	13	5	11	11	6	8
Through the hotel provider	6	5	3	4	7	11	6	7	12	9	6
Through my airline, cruise line, or railway company	6	7	4	5	6	9	5	10	8	9	4

THE PRESENCE TO MIND, THE COST AND THE RARITY OF THE TRAVELS ARE THE MAIN REASONS NOT TO PURCHASE INSURANCE IN EUROPE AND IN THE US

WHY DID YOU DECIDE NOT TO PURCHASE TRAVEL INSURANCE FOR YOUR VACATION TRAVEL?
 (%) *Basis: to those who didn't purchase travel insurance*

	EUROPE				
I didn't think about it	31	-3pts	27	30	14
It is too expensive	28	-2pts	31	9	23
I don't travel often enough	27	=	30	66	42
I don't travel that far	24	+3pts	22	22	21
I don't take risks	19	-	9	29	17
It is already included with my credit card	6	+1pt	5	4	0
I didn't find insurance that covered what I needed covered	5		5	0	16

THE REASONS NOT TO PURCHASE TRAVEL INSURANCE ARE VERY DIVERSE AMONG THE EUROPEANS. THE DISTANCE OF THE TRIP IS PARTICULARLY IMPORTANT FOR THE CZECHS AND THE POLES, AND SO IS THE COST FOR PORTUGUESE




WHY DID YOU DECIDE NOT TO PURCHASE TRAVEL INSURANCE FOR YOUR VACATION TRAVEL?
 (%) *Basis: to those who didn't purchase travel insurance*



	Austria	Belgium	Czech Republic	France	Germany	Italy	Poland	Portugal	Spain	Switzerland	United Kingdom
I didn't think about it	31	33	26	26	16	43	23	31	36	43	21
It is too expensive	23	33	14	28	35	27	31	43	29	23	22
I don't travel often enough	13	21	25	21	23	27	32	35	27	25	32
I don't travel that far	32	20	41	12	27	23	32	17	21	18	26
I don't take risks	19	22	13	12	25	26	25	5	15	27	3
It is already included with my credit card	14	7	4	22	4	1	4	1	4	12	9
I didn't find insurance that covered what I needed covered	0	4	4	3	12	4	6	8	1	1	6












PRICE REMAINS THE #1 CRITERIA WHEN PICKING A TRAVEL INSURANCE COMPANY FOR THE EUROPEANS AND THE AMERICANS. THE ASIANS FAVOR THE RANGE OF SERVICES OFFERED

WHEN PICKING A TRAVEL INSURANCE COMPANY, WHAT WOULD BE THE CRITERIA INFLUENCING THE MOST YOUR CHOICE? (Basic criteria) (%)

	EUROPE			
Affordable prices	34	39	18	18
Full range of products and services offered	17	15	21	22
Reputation of the insurance company	13	13	18	10
Availability of customized policy offers	11	6	6	10
Having someone recommend it to you	7	6	5	6
International presence of the company	6	3	10	4
Availability of solutions respectful of the environment and socially responsible	4	5	17	23
Seeing an advertisement for it	1	1	4	3




EXCEPT FOR THE CZECH WHO ARE MORE SENSITIVE TO VARIETY OF PRODUCTS AND SERVICES

WHEN PICKING A TRAVEL INSURANCE COMPANY, WHAT WOULD BE THE CRITERIA INFLUENCING THE MOST YOUR CHOICE ? (%)

											
Affordable prices	31	35	25	30	37	31	40	39	32	32	34
Full range of products and services offered	15	14	33	14	15	14	17	14	14	15	25
Reputation of the insurance company	10	12	13	14	8	17	11	11	14	9	17
Availability of customized policy offers	16	14	5	16	12	12	6	12	11	14	7
Having someone recommend it to you	8	5	12	5	7	5	10	7	9	8	5
International presence of the company	6	11	5	9	4	9	5	7	7	7	3
Availability of solutions respectful of the environment and socially responsible	5	3	2	4	5	4	3	4	5	4	3
Seeing an advertisement for it	3	1	1	1	1	1	1	2	1	2	1












WILLINGNESS TO PAY FOR ADDITIONAL SERVICES IS HIGH, ESPECIALLY IN ASIA. OVERALL, THE PREFERRED SERVICE IS THE SUPPORT AFTER RETURN

WOULD YOU BE WILLING TO PAY FOR THE FOLLOWING ADDITIONAL SERVICES IN YOUR TRAVEL INSURANCE COVID-19 RELATED SERVICES? (%)

	EUROPE			
If you got sick with COVID-19 while travelling, support for the 14 days after your return	56	47	79	85
COVID PCR test	48	37	81	82
COVID destination info	46	36	73	83
COVID serology test	44	31	77	74
Medical teleconsultation	43	35	71	78
Agent/ translator via phone while travelling to ensure better organization and handling	41	31	71	77
COVID symptom checker	36	30	71	78
COVID Infoline	35	30	66	81
Telemedicine line or psychological support hotline	29	29	62	73
Psychological support hotline	23	21	55	66
WILLING TO PAY FOR AT LEAST ONE SERVICE	73	62	95	94

ITALIANS, SPANIARDS AND PORTUGUESE ARE THE MOST WILLING TO PAY FOR ADDITIONAL SERVICES. BELGIANS, GERMANS AND POLES ARE THE LESS INTERESTED

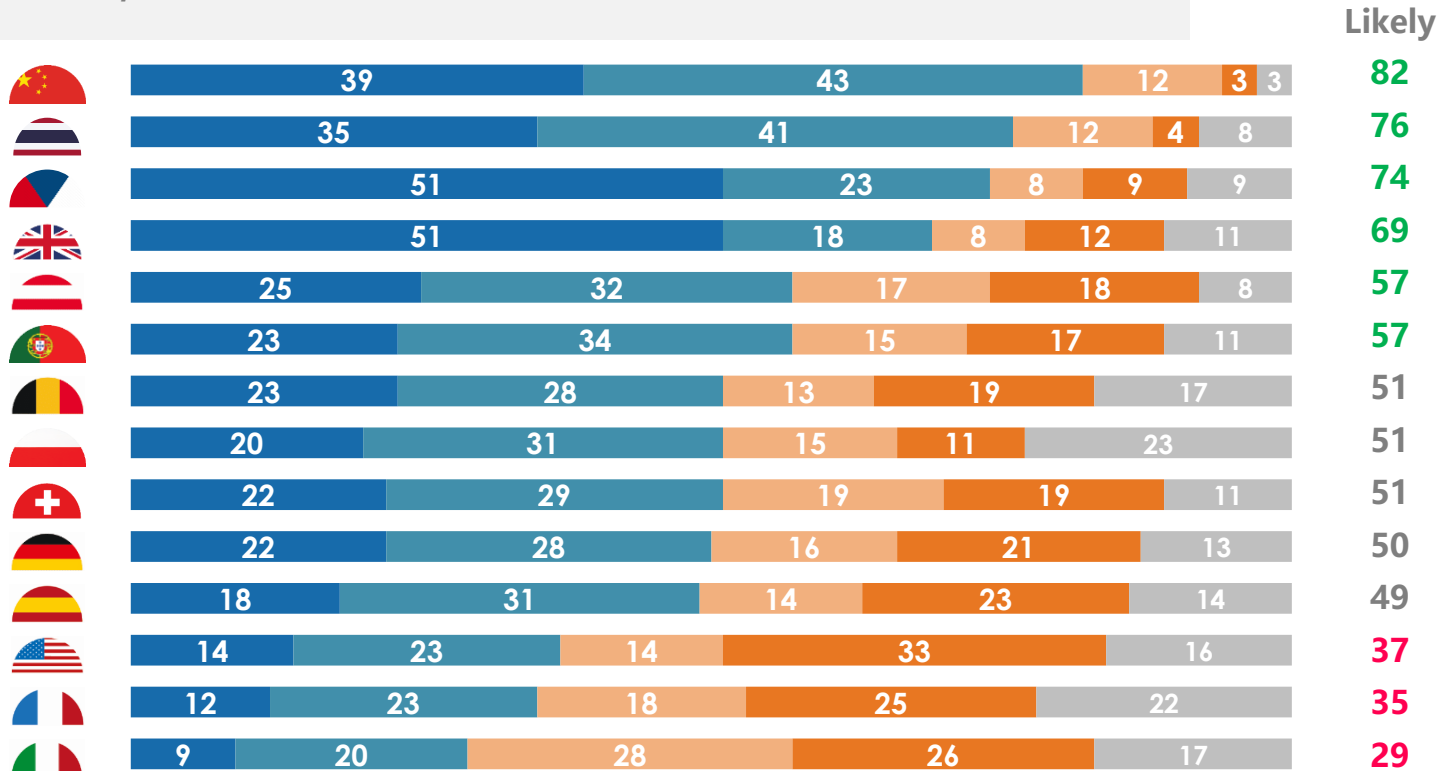
WOULD YOU BE WILLING TO PAY FOR THE FOLLOWING ADDITIONAL SERVICES IN YOUR TRAVEL INSURANCE COVID-19 RELATED SERVICES? (%)

											
Support for the 14 days after return if sick	56	46	56	58	47	64	49	70	67	56	54
COVID PCR test	46	43	52	39	40	60	43	68	60	42	51
COVID destination info	45	38	49	39	39	55	43	65	57	43	45
COVID serology test	37	37	43	42	33	60	39	69	59	35	39
Medical teleconsultation	44	37	48	41	34	52	42	60	51	38	41
Agent/ translator via phone while travelling	41	35	46	39	34	51	44	55	48	37	36
COVID symptom checker	37	26	34	31	33	46	32	51	43	33	35
COVID Infoline	35	29	34	31	28	44	34	56	46	33	32
Telemedicine line	28	22	32	30	23	34	30	48	37	27	24
Psychological support hotline	22	20	18	23	18	27	26	39	32	20	18
WILLING TO PAY FOR AT LEAST ONE SERVICE	76	68	80	71	67	81	68	85	81	75	72

IF THE CHINESE AND THE THAIS ARE THE MOST LIKELY TO PURCHASE A TRAVEL INSURANCE FOR THEIR NEXT TRIP, THE CZECHS AND THE BRITISH ARE THE MOST CONVINCED TO DO SO

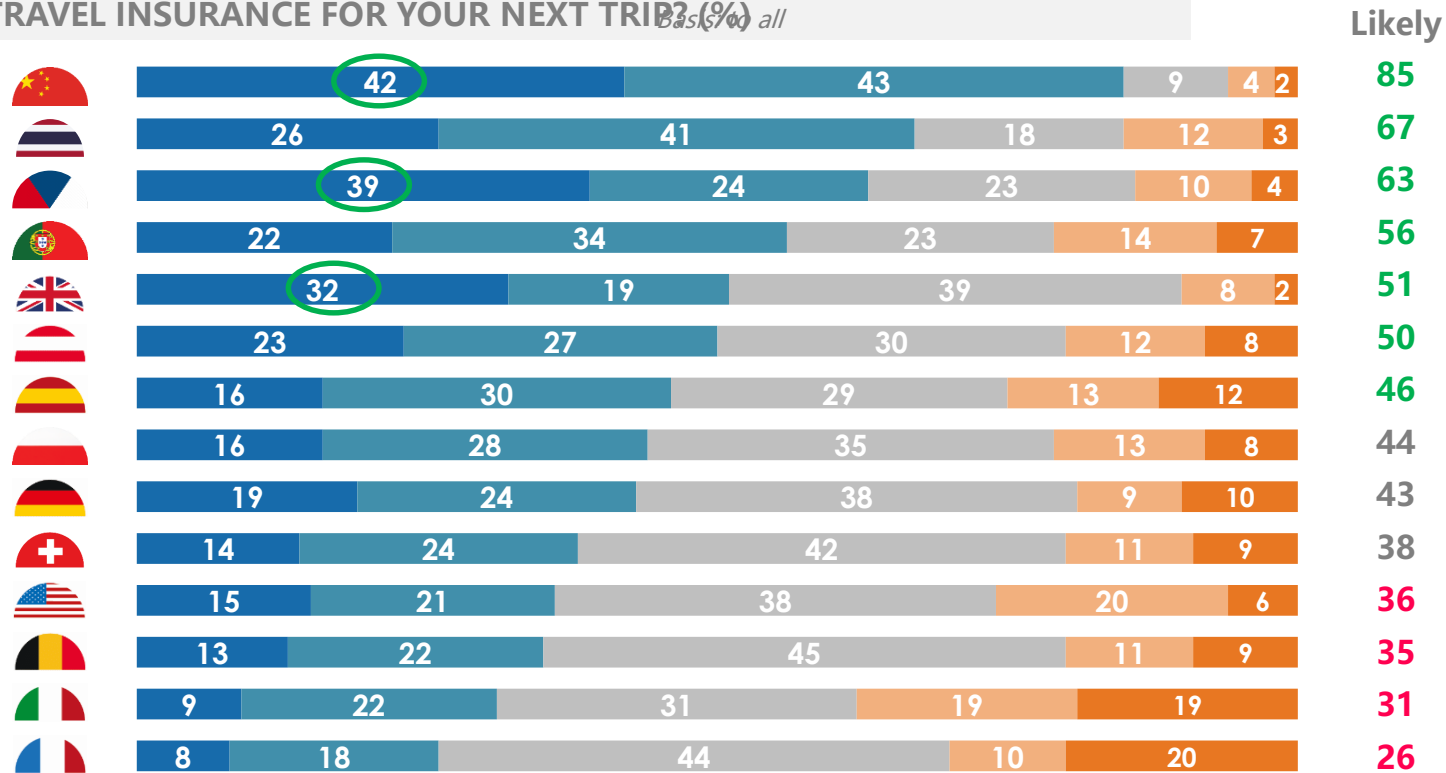
FOR YOUR NEXT TRIPS, HOW LIKELY ARE YOU TO PURCHASE A TRAVEL INSURANCE?

(%) Basis: to all



THE CHINESE, CZECHS, AND THE BRITISH ARE THE MORE INFLUENCED BY THE PANDEMIC CONTEXT WHEN IT COMES TO PURCHASE A TRAVEL INSURANCE

WITH THE CONTEXT OF THE PANDEMIC, HOW LIKELY ARE YOU TO PURCHASE TRIP PROTECTION/TRAVEL INSURANCE FOR YOUR NEXT TRIP? *Base: 1000 all*



A stylized illustration of a person wearing a white wide-brimmed hat and a purple bikini, lying on their stomach in a swimming pool. The pool is flanked by two large, vibrant bouquets of pink and blue flowers. The background features a bright blue sky, a calm blue sea, and light blue mountains or hills in the distance.

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