

happy HOLIDAYS

Follow our easy guide to Making Sure You Make The Most Of Your Money

1 Everyone needs a holiday. Arguably more so when times are proving tough. When you need to watch the pennies, follow our guide to getting the most out of your holiday for a little less.

2 The pound may be faring slightly better against the Euro than earlier in the year but the exchange rate still makes the Eurozone an expensive option for your holiday. Especially when travelling with children, as the cost of even the simplest things such as soft drinks and ice-cream can easily run into several pounds! Try Egypt or Morocco instead, and be careful further afield too as some hotels in destinations such as Mauritius price hotels in Euros too.

3 Timing can be critical. For long-haul flights prices are set according to the season and the fare will always be determined by your departure date. A matter of days (or even one day) in your schedule can make a huge difference to the cost.

4 Always ask your travel agent for the very best deal. I know that sounds obvious but some agents such as Trailfinders are able to put together bargains known as 'Inclusive Tour' rates where they book hotels alongside flights, which can work out cheaper than a flight only fare.

5 No frills doesn't mean no charge. Watch out for extras and always compare like for like after the extras have been added such as luggage. Also watch the 'defaults' on many of the low cost airlines where unless you pay attention you might find yourself paying for insurance etc unless you actively opt out.

6 Always look at apartments rather than hotels if you are travelling in a group. Short-let apartments in many cities are often much cheaper and do give you greater flexibility during your stay. Who really wants to get up for breakfast before 9am?

7 Travelling within the EU no longer means saving on shopping, but outside the zone many countries will allow you to apply for a refund on local taxes. Visit www.premiertaxfree.com for more information.

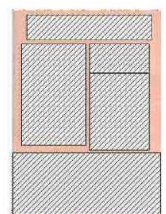
8 When hiring a car be aware that car hire companies can make a lot of money on expensive insurance to cover the excess. If you hire a car for more than a week then shop around for a suitable insurance before you go. Visit www.insurance4carhire.com for more information.

9 For those who travel a lot an annual family travel insurance policy is a much cheaper way of taking out insurance. For £100 you can take out a good policy which gives you unlimited trip coverage – including skiing trips – for the whole family. The Post Office do have a good policy or try Direct Line's Travel Policy – you will receive further discounts if you have other policies with Direct Line.

10 An EHIC card is proof of a UK citizen's entitlement to free or reduced cost treatment in other EU countries. It isn't an adequate replacement for insurance but it may save you money by reducing any excess on a claim. Visit the Department of Health's website www.dh.gov.uk for more details.

11 If you need jabs for your holiday go to your GP. You will get your immunisation for the same cost as a prescription whilst commercial travel clinics charge much more.

12 When it comes to eating and drinking everyone knows to avoid the mini-bar. But did you know if you order a coffee at the bar in Europe and sit on a bar stool it can be much cheaper (by several euros) than ordering from a waiter at the table. There is no need to tip excessively – and never in France where service charge is always included. In Italy, servizio incluso means the same thing.



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