

# Holiday Barometer among Europeans & Americans

IPSOS/EUROP ASSISTANCE SURVEY

19<sup>TH</sup> EDITION

## INSURANCE REPORT



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GAME CHANGERS



# SCOPE OF THE 2019 SURVEY

## American scope



**12 COUNTRIES**  
**12,000 INTERVIEWS**

## European scope



# 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 March 18th and April 10th 2019



## Method of data collection

Online survey in the 12 countries

# 2 OUT OF 3 EUROPEANS ARE INSURED AGAINST A HEALTH PROBLEM OR A VEHICLE BREAKING DOWN WHEN TRAVELING

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	66%	(+1pt)
	Your vehicle breaks down	66%	(+1pt)
	A problem concerning your home	65%	(+1pt)
	A plane, train, car accident etc.	63%	(+1pt)
	The loss of your personal belongings (luggage, clothes, money)	58%	(-1pt)

# INSURANCE AGAINST TRANSPORT STRIKE/DELAYS IS THE BIGGEST INCREASE OF 2019

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



Illness amongst family or friends  
who are staying behind

EUROPE

49% (+2pts)



The risk of a personal attack

47% (+1pt)



The risk of a natural disaster  
(earthquake, volcanic eruption, flooding etc.)

41% (+2pts)



A transport strike or delays

38% (+5pts)

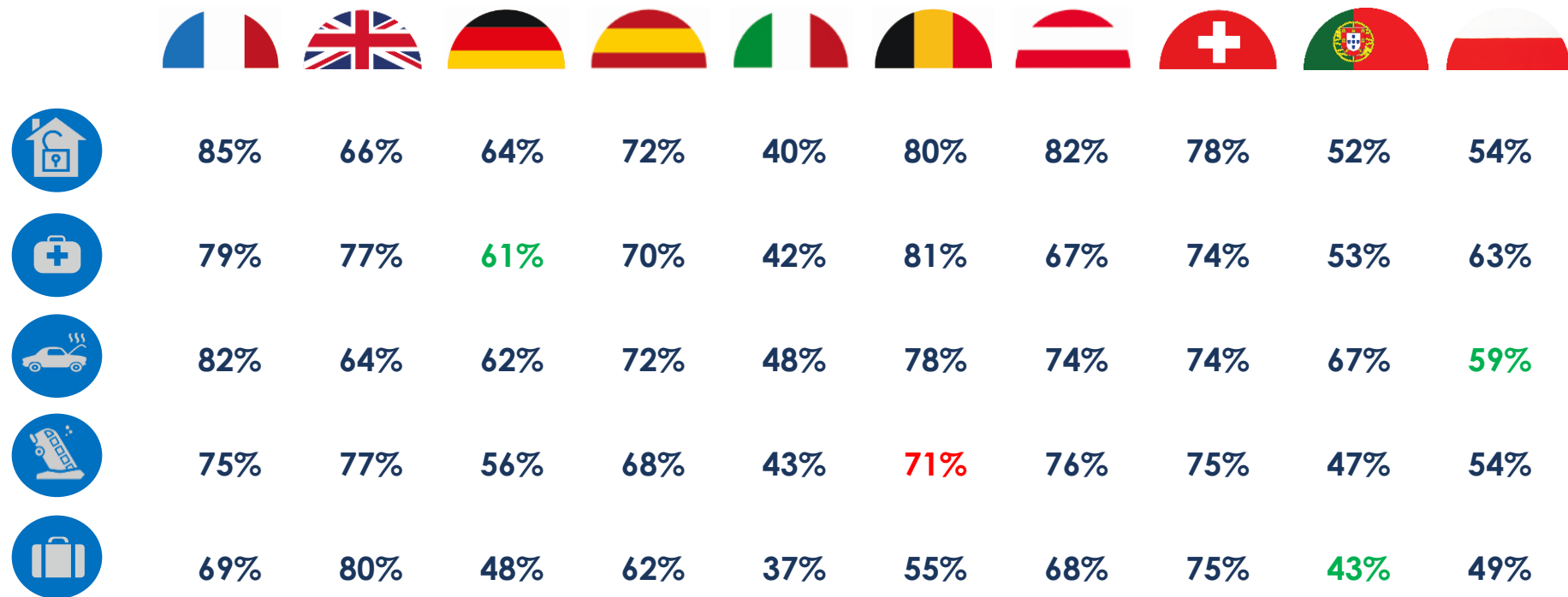


The risk of a terrorist attack

33% (+2pts)

## 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?



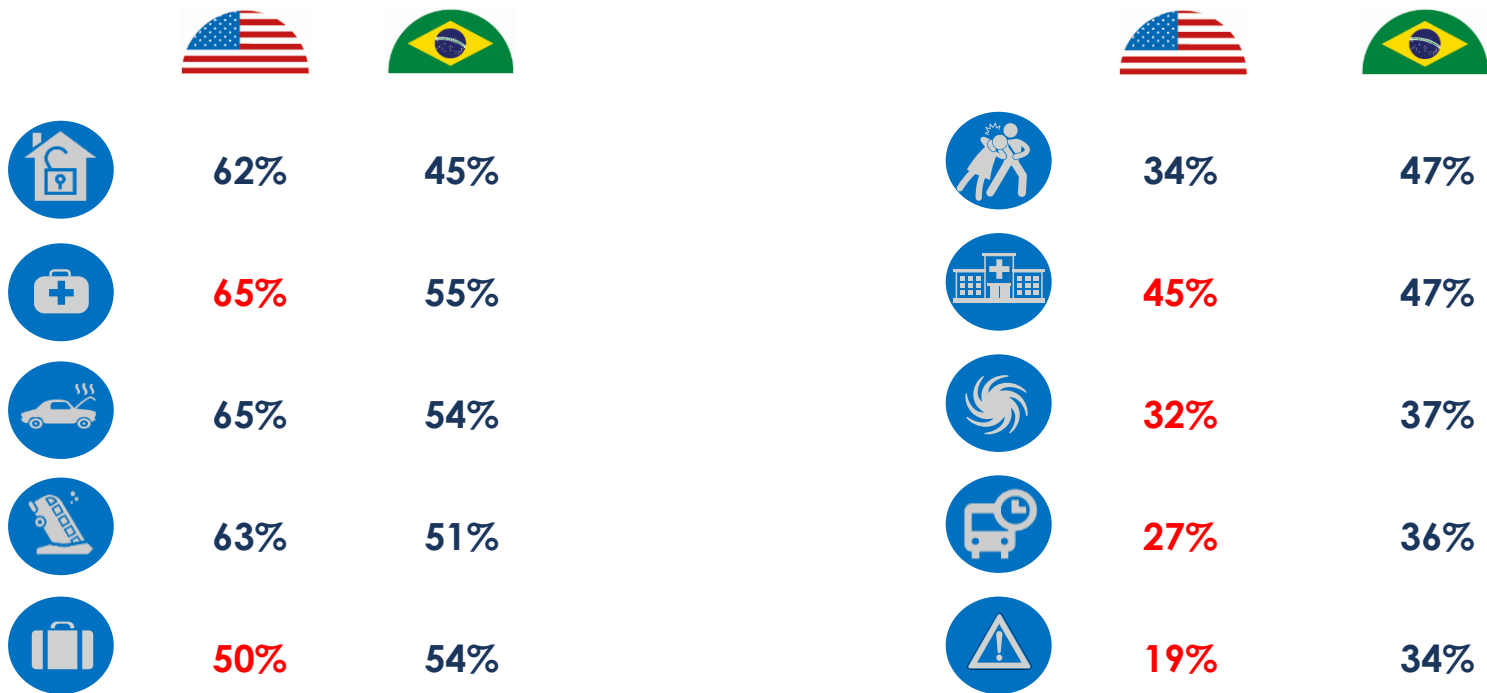
	France	UK	Germany	Spain	Italy	Belgium	Austria	Switzerland	Portugal	Poland
Family	63%	63%	32%	54%	26%	51%	51%	61%	35%	42%
Hospital	54%	54%	47%	52%	34%	62%	52%	58%	41%	51%
Whirlwind	59%	56%	25%	41%	28%	51%	41%	47%	33%	33%
Bus	41%	64%	26%	38%	27%	33%	44%	43%	30%	26%
Warning	48%	47%	18%	34%	24%	32%	30%	29%	23%	27%






# RISK COVERAGE – PER NON-EUROPEAN COUNTRY






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





# THE TOP 3 PROBLEMS ENCOUNTERED BY EUROPEANS WHEN TRAVELING ARE TRANSPORT DELAYS, VEHICLE BREAKING DOWN AND HEALTH PROBLEMS

When going on a trip, did you already encounter the following issues ?

		EUROPE
	A transport strike or delays	31%
	Your vehicle breaks down	28%
	Health problem for you or a family member that is accompanying you	27%
	The loss of your personal belongings (luggage, clothes, money)	19%
	Illness amongst family or friends who are staying behind	17%

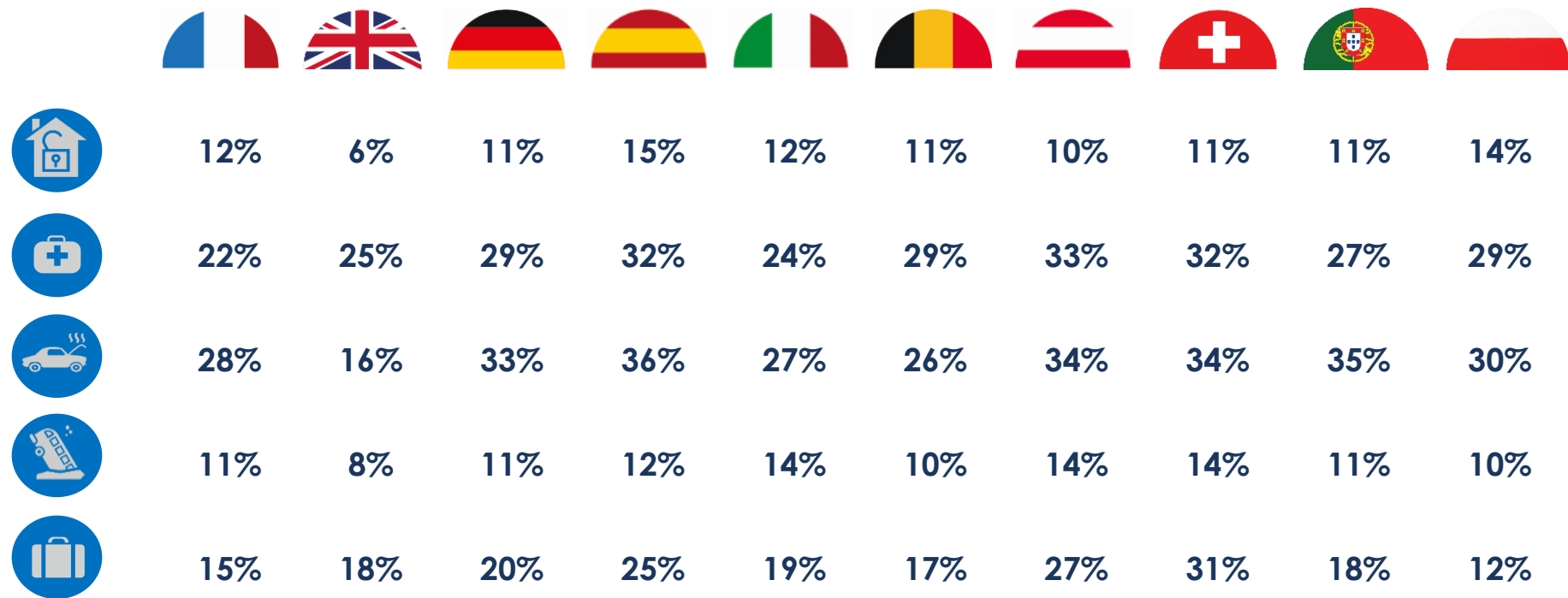
# ACCIDENTS AND ATTACKS ARE MUCH LESS FREQUENT

When going on a trip, did you already encounter the following issues ?

		EUROPE
	A problem concerning your home	11%
	A plane, train, car accident etc.	11%
	A personal attack	10%
	A natural disaster (earthquake, volcanic eruption, flooding etc.)	8%
	A terrorist attack	5%

## ISSUES ENCOUNTERED – PER EUROPEAN COUNTRY - 1/2

When going on a trip, did you already encounter the following issues ?



## ISSUES ENCOUNTERED – PER EUROPEAN COUNTRY 2/2

When going on a trip, did you already encounter the following issues ?



8%

7%

11%

11%

10%

11%

13%

15%

10%

11%



12%

14%

17%

22%

20%

14%

18%

18%

20%

22%



7%

7%

9%

8%

10%

8%

8%

12%

7%

7%



39%

28%

23%

35%

40%

31%

31%

45%

34%

15%



4%

3%

4%

7%

7%

7%

2%

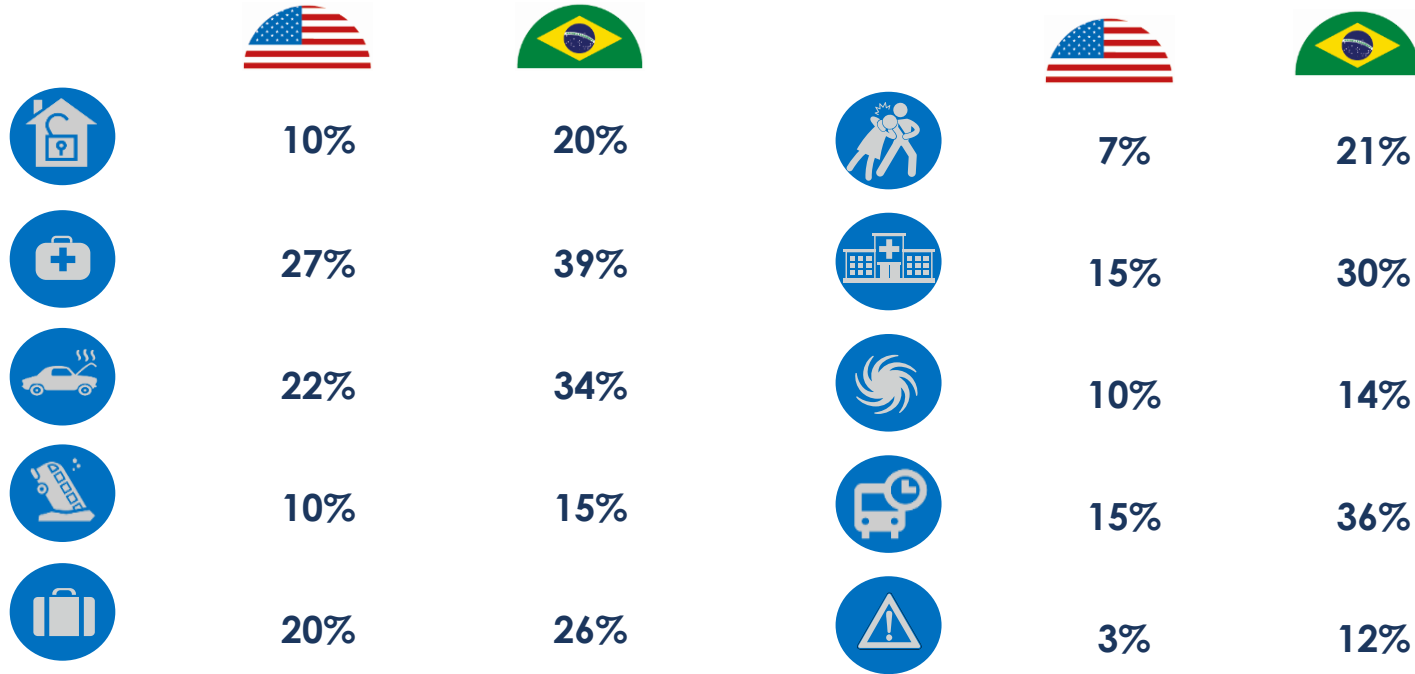
6%

5%

6%

# ISSUES ENCOUNTERED - PER NON EUROPEAN COUNTRIES

When going on a trip, did you already encounter the following issues ?



# TRANSPORTATION STRIKE/DELAYS IS THE FIRST PROBLEM ENCOUNTERED BUT IS FAR FROM BEING THE FIRST PROBLEM EUROPEANS INSURE THEMSELVES AGAINST

INSURED AGAINST		EUROPE	ALREADY ENCOUNTERED	
Rank	%		Rank	%
#9	38%	A transport strike or delays	31%	#1
#1	66%	Your vehicle breaks down	28%	#2
#1	66%	Health problem while on holiday	27%	#3
#5	58%	The loss of your personal belongings	19%	#4
#6	49%	Health problem among those stayed behind	17%	#5
#3	65%	A problem concerning your home	11%	#6
#4	63%	A plane, train, car accident	11%	#6
#7	47%	Personal attack	10%	#8
#8	41%	Natural disaster	8%	#10
#10	33%	Terrorist attack	5%	#11

# IN 2019, THE COST ONLY COMES SECOND TO EXPLAIN THE REASON FOR NOT SUBSCRIBING A TRAVEL INSURANCE

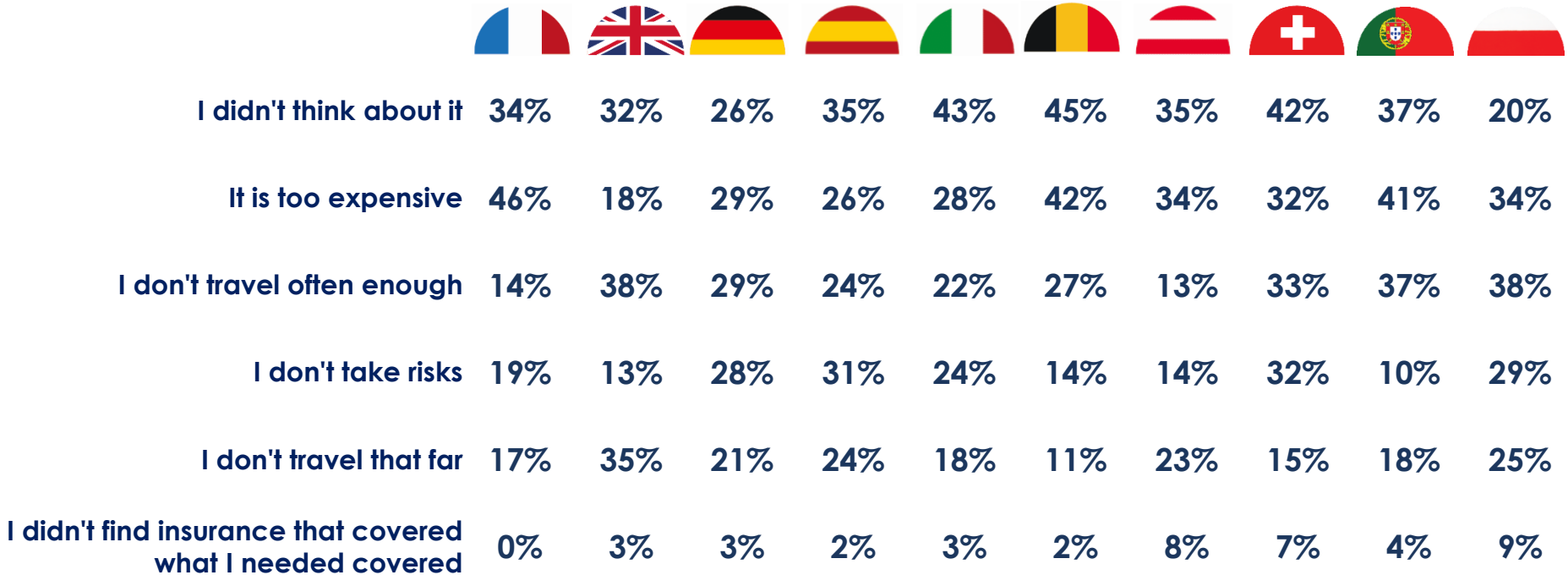
Why did you decide not to purchase travel insurance for your vacation travel?

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	36%	34%
It is too expensive	43%	31%
I don't travel often enough	35%	33%
I don't take risks	10%	5%
I don't travel that far	15%	24%
I didn't find insurance that covered what I needed covered	9%	4%

# THE TRAVEL INSURANCE COMPANY IS STILL THE #1 CHANNEL FOR PURCHASING A TRAVEL INSURANCE

How did you ultimately make your purchase of travel insurance?











EUROPE

37%	-11pts	Directly from a travel insurance company
17%	-1pt	Through my credit card company
14%	-1pt	Online through a comparison website
14%	-2pts	Through a travel agent
13%	-	Directly from an insurance broker
9%	-1pt	Through an online travel agency website during checkout
8%	-	Directly from an assistance company
7%	=	Through my airline company when I purchased my travel
5%	=	Through the hotel or accommodations provider

**NB: The decrease on travel insurance can be explained by the addition in 2019 of the 2 items « insurance broker » and « assistance company », that might have cannibalized it a little.**

# INSURANCE SUBSCRIPTION CHANNELS – PER EUROPEAN COUNTRY

How did you ultimately make your purchase of travel insurance?

										
Directly from a travel insurance company	59%	24%	41%	18%	26%	33%	31%	54%	29%	40%
Through my credit card company	28%	15%	15%	13%	11%	13%	36%	15%	19%	10%
Online through a insurance comparison website	2%	39%	13%	13%	13%	3%	7%	5%	8%	14%
Through a travel agent	9%	7%	13%	27%	18%	16%	15%	9%	25%	20%
Directly from an insurance broker	7%	10%	18%	11%	9%	24%	26%	14%	21%	16%
Through an online travel agency website during checkout	5%	7%	9%	14%	17%	6%	10%	6%	8%	5%
Directly from an assistance company	6%	4%	8%	11%	8%	16%	7%	18%	9%	6%
Through my airline, cruise line, or railway company	5%	4%	6%	13%	12%	8%	6%	6%	9%	5%
Through the hotel provider	4%	5%	5%	7%	9%	5%	3%	4%	6%	6%

# INSURANCE SUBSCRIPTION CHANNELS – PER NON-EUROPEAN COUNTRY

How did you ultimately make your purchase of travel insurance?

		
Directly from a travel insurance company	14%	21%
Through my credit card company	27%	14%
Online through a insurance comparison website	8%	15%
Through a travel agent	15%	27%
Directly from an insurance broker	19%	12%
Through an online travel agency website during checkout	17%	15%
Through my airline, cruise line, or railway company	17%	15%
Directly from an assistance company	4%	15%
Through the hotel provider	11%	10%

# CANCELLATION AND MEDICAL SUPPORT STILL THE TRAVEL INSURANCE ESSENTIALS

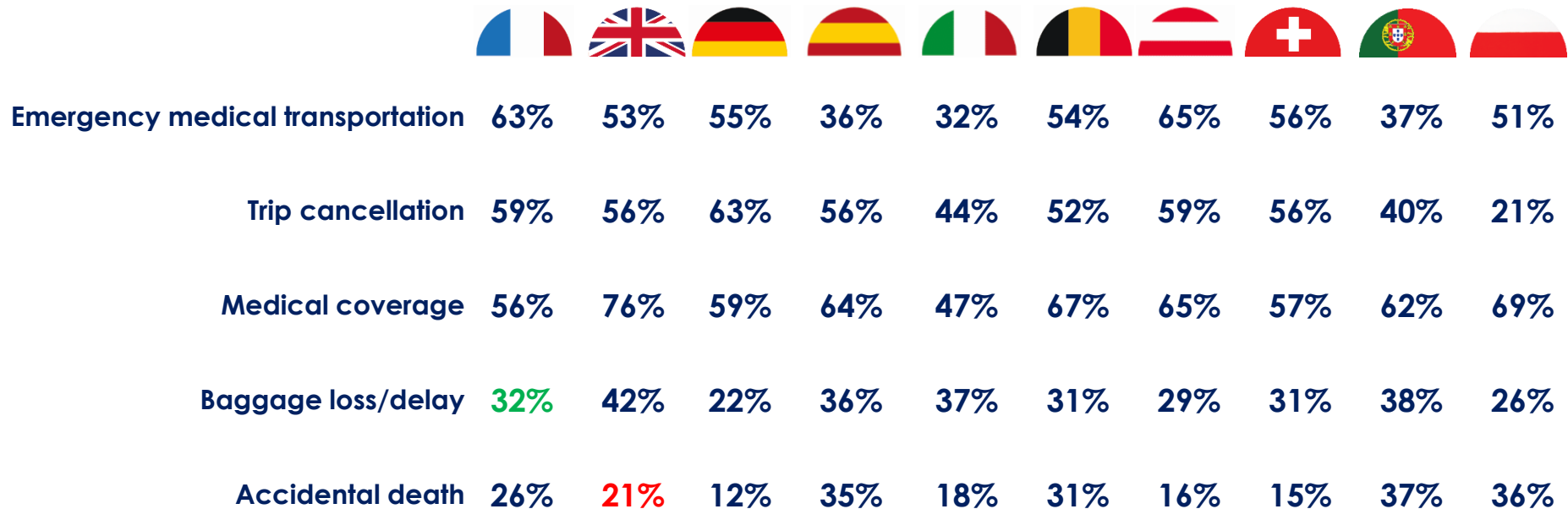
Among the following items, which of these would be the three most critical elements when you are considering a travel insurance package?



**EUROPE**

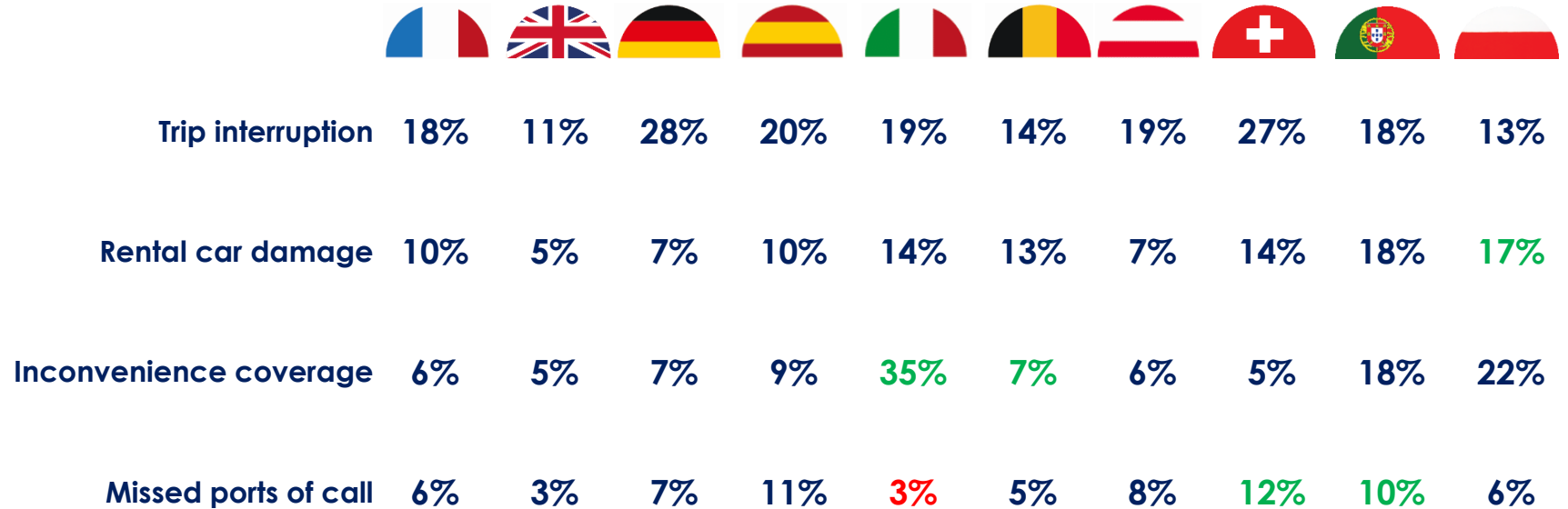
# TRAVEL INSURANCE ESSENTIALS – PER EUROPEAN COUNTRY 1/2

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



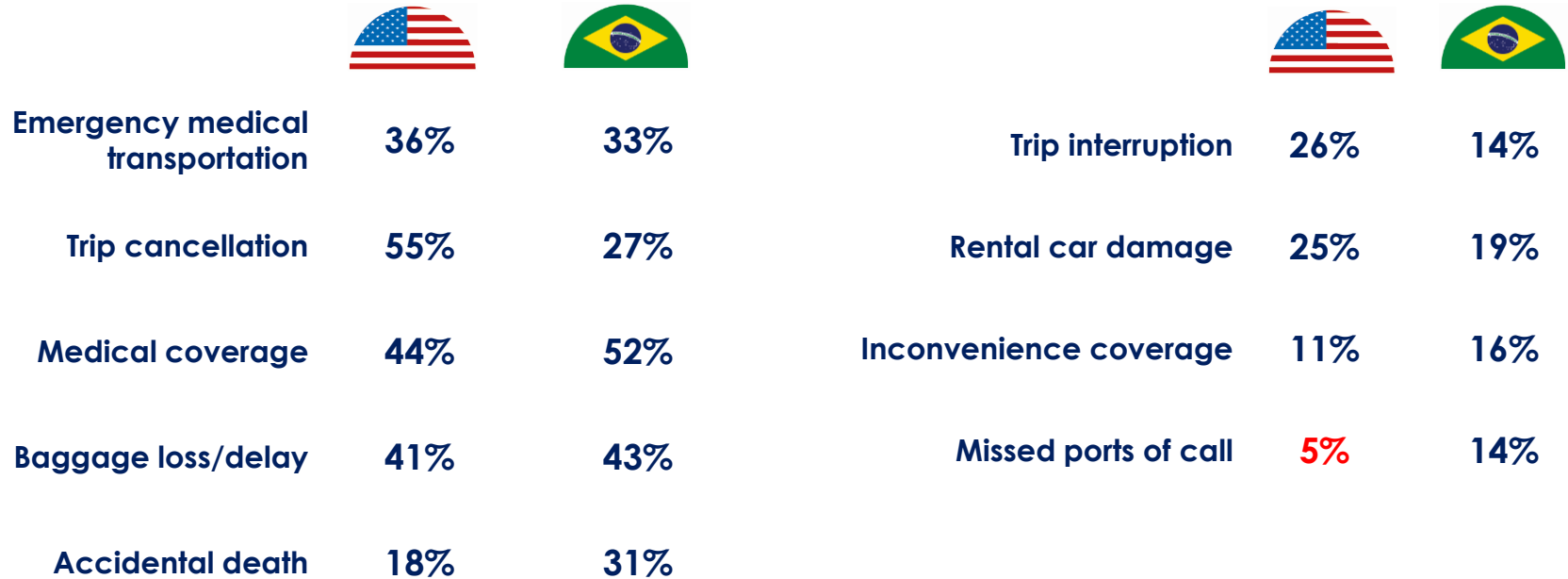
# TRAVEL INSURANCE ESSENTIALS – PER EUROPEAN COUNTRY 2/2

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?





# PRICE IS THE #1 CRITERIA WHEN PICKING A TRAVEL INSURANCE COMPANY











When picking a travel insurance company, what would be the criteria influencing the most your choice ?

EUROPE





# CHOICE CRITERIA FOR A TRAVEL INSURANCE COMPANY – NON EUROPEAN COUNTRIES

When picking a travel insurance company, what would be the criteria influencing the most your choice ?

										
Affordable prices	29%	38%	42%	32%	32%	35%	34%	37%	41%	36%
Full range of products and services offered	13%	24%	15%	18%	12%	15%	20%	19%	19%	18%
Reputation of the insurance company	15%	19%	9%	17%	20%	15%	11%	9%	13%	16%
Availability of customized policy offers	18%	6%	13%	9%	9%	15%	13%	14%	9%	6%
International presence of the company	13%	2%	4%	11%	8%	10%	7%	9%	6%	7%
Having someone recommend it to you	6%	5%	8%	8%	8%	6%	9%	8%	8%	11%
Seeing an advertisement for it	1%	1%	0%	1%	2%	1%	1%	1%	1%	1%
Others	5%	5%	9%	4%	9%	3%	5%	3%	3%	5%

# CHOICE CRITERIA FOR TRAVEL INSURANCE COMPANY – NON EUROPEAN COUNTRIES

When picking a travel insurance company, what would be the criteria influencing the most your choice ?

		
Affordable prices	44%	31%
Full range of products and services offered	18%	14%
Reputation of the insurance company	16%	25%
Availability of customized policy offers	5%	6%
International presence of the company	2%	5%
Having someone recommend it to you	7%	11%
Seeing an advertisement for it	1%	3%
Others	7%	5%



End of document