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It is astonishing to read your consumer champions saying “small wonder that a growing number of people are starting to wonder whether it’s worth buying travel insurance” without adding the obvious rider that it is an essential purchase. It is essential because the core of travel insurance is health cover. It pays for emergencies which can be cripplingly expensive – even in the EU, where an EHIC card covers the basic treatment costs, and emergency medical evacuation can easily cost thousands of pounds. By all means challenge companies which do not treat their customers fairly, but it is irresponsible to use the problems of a few to imply that a vital product is not worth buying.

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