

Distance	Departure and arrival times	Comp
<1500km	Departure - at least 1 hour earlier than booked flight. Arrival - up to 2 hours later than booked flight	€125
1500km to 3500km	Arrival - at least 2 hours later than booked flight	€250
1500km	Departure - at least 1 hour earlier than booked flight. Arrival - up to 3 hours later than booked flight	€200
3500km	Arrival - at least 3 hours later than booked flight	€400
3500km +	Departure - at least 1 hour earlier than booked flight. Arrival - up to 4 hours later than booked flight	€300
€600	Arrival - at least 4 hours later than booked flight	

**Flight delayed 5 hours+**  
 You don't have to take the flight if it's delayed for 5 hours or more. It doesn't matter whose responsibility the delay is. If you don't take the flight, the airline legally has to give you a full refund for the flight, a full refund for other flights from the airline that you won't use in the same booking (an onward or return flight), food and drink, access to phone calls and emails, accommodation if you're delayed overnight, as well as journey tickets between the airport and the hotel. Talk to someone from the airline as soon as you decide you don't want to take the flight. If you do take the flight you can claim up to €600 in compensation if the delay is the airline's responsibility - for example, if they didn't get enough bookings or there was a technical fault.

### Using money abroad

When you use your bank or credit card abroad to pay for things, you will typically be charged per transaction by your bank. Most charge between 2-3% each time. When you withdraw money from a cash machine abroad using your debit card you will also face this transaction fee. If you withdraw money using your credit card, on top of the transaction fee there is usually another interest fee of around 2%.

**Advice: try to use your debit card only and avoid multiple transactions.** Also, if you are invited by a cashier abroad to pay in sterling or local currency using your card, choose local currency.

### BANK | NON-STERLING TRANSACTION FEE | CREDIT CARD CASH WITHDRAWAL FEE (NON-STERLING FEE ALSO CHARGED)

- Barclays | 2.99% | £1.50 (unless Barclays/GA cash machine)
- Bank of Scotland | 2.99% + £1 per purchase | 1.5% min. £2 max £4.50
- The Co-op Bank | 2.75% | 2% min. £2
- First Direct 1st Directory | 2.75% | NONE
- First Direct 1st Direct | 2.75% | 2% min. £1.75 max £5
- Halifax | 2.75% + £1.50 per purchase | £1.50 per withdrawal
- HSBC | 2.75% | 2% min. £1.75, max £5
- HSBC Premier/Advance | 2.75% | NONE
- Lloyds | 2.99% + £1 per purchase | 1.5% min. £2 max £4.50
- Lloyds Platinum/Premier | 2.99% | 1.5% min. £2 max £4.50
- Marks & Spencer Bank | 2.75% | NONE
- Nationwide | 2% | £1
- Nationwide FlexPlus | 2% | NONE
- NatWest | 2.75% min. £1 for purchases | 2% min. £2, max £5
- RBS | 2.75% min. £1 for purchases | 2% min. £2, max £5
- Santander | 2.75% + £1.25 per purchase | 1.5% min. £1.99 (no fee using Santander cash machines in Spain)
- Santander Zero | NONE | NONE

Delay	Flight distance	Compensation
3 hours	Less than 1500km	€250
	1500km - 3,500km	€400
	1500km+ in the EU	€400
3-4 hours	3500km+ EU to non-EU	€300
4 hours +	3,500km+ EU to non-EU	€600

**Flight delayed 3 hours+**  
 You already have a legal right to food and drink, phone calls and accommodation - see above. You're also entitled to get compensation if the delay is the airline's responsibility. You won't get compensation if it was delayed because of something like bad weather or a strike.

**Flight delayed 2 hours+**  
 You have a legal right to: food and drink; access to phone calls and emails; accommodation if you're delayed overnight - and journeys to get these things at the airport.

**Delayed and cancelled flights: compensation**  
 If you booked a flight that departed from Europe or was with a European airline, you might have rights under EU law if your flight is delayed or cancelled. For the EU law to apply, one or both of the following must apply: your flight is departing from the UK, European Union (EU), Iceland, Liechtenstein, Norway or Switzerland; you're flying with a UK or EU airline to somewhere in the UK, EU, Iceland, Liechtenstein, Norway or Switzerland.



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### Lost passport - what to do

If your passport is lost or stolen, contact the local police immediately and get the details recorded. Then contact your nearest British embassy. You'll probably need an emergency travel document, which allows you to leave the country you're in and travel home via a maximum of 5 countries. They cost £95. Phone your travel insurer to record the incident and find out their cover policy.

### Healthcare in Europe

You must take your EHIC card for each family member. It entitles you to medical treatment in any EU country (as well as Iceland, Norway and Switzerland) at the same rate as nationals. Apply at [ehic.org.uk](http://ehic.org.uk) or phone 0300 330 1350. If you have one, check it's still valid. An EHIC is not a sufficient replacement for travel insurance medical cover.

### Important numbers

- Passport no:
- Bank lost or stolen card no:
- Travel insurance emergency no:
- Car hire emergency no:
- Airport parking contact no:
- Flight no (departure):
- Hotel or accommodation no:
- Travel partner no:
- Expiry date:
- Policy no:
- Ref no:
- Ref no: Bay:
- Flight no (return):
- Ref no:
- Next of kin: