



A TALE OF *travel insurance*

My husband's nephew and his wife, their three-year-old and mother-in-law visited. Pretty rare to have family over as no one seems to own a passport! They arrived on a Wednesday and all was going well until they went to Paris for 24 hours, from Sunday morning to Monday midday, and the mother-in-law tripped and broke her shoulder as they were getting ready that morning in their rented apartment. She managed a bumpy taxi to Gare du Nord, a Eurostar ride and a taxi from King's Cross to University College Hospital where we spent 12 hours in hospital in A&E. The assessment revealed it was broken and the X-ray confirmed it was broken so badly they worried some bone would cut nerves and she would lose use of her hand. She had broken the round top part off of her humerus bone and it dislocated and caused another bone to break off and lodge in a way that would possibly cut nerves and render her hand useless unless surgery was performed to correct the break immediately.

At this point, the question of "do you have travel insurance?" came up. The answer was no. The doctor said the options were:

- A. Pay £8,000, stay there, get surgery on Wednesday or Thursday with a different doctor, delay flight home to Saturday.
- B. Pay £8,000, take a taxi to a private hospital, have surgery tomorrow with same doctor who saw her today, delay flight to Saturday or Sunday.

While the initial reaction was "wow, that would cost £100k in the US," you must understand that it would have been free with

travel insurance. So, we went with option B and transferred her to a private hospital.

Surgery was performed at 7pm on Tuesday. She was released from hospital on Wednesday night and the following day the airline waived the transfer fees for her and one other person, so she and her daughter stayed here with us.

On Friday, she was feeling stronger so they came to meet me after my tour for a Mayfair pub lunch and some light shopping at Fortnum & Mason. We were leaving around rush hour and they were worried the tube was going to get too crowded so they headed to my home while I popped into M&S and then also got on the tube. I was about 15 minute behind them. They should have beat me home. However, on my way out of the station, my husband texted me to say, "I'm home. They are not here yet." I then opened up Facebook Messenger to see this: "You won't believe this. But I was holding on in the tube and it jerked very roughly and suddenly and my arm is out of socket. Waiting on an ambulance."

No. Not the mother-in-law's arm. The daughter's. They hadn't even gone one stop. So, two ladies with matching slings on different arms. The shoulder was dislocated previously, so she managed to get it back into position and decided not to go to A&E, so the station manager cancelled the ambulance. They didn't want to take a taxi or the Jubilee line, so we took the boat home.

Anything can happen. Travel insurance should be packed right alongside your phone charger and your passport.



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