

EMILIA'S TRAVEL STORY: HOW TO CHOOSE SAFE TRAVEL INSURANCE



LIFE STORY BASED ON STORYTELLING

Developed by the Socialinių inovacijų fondas (Lithuania)

About me

I am 33 years old and I work in the social sphere, dedicating my career to helping others and improving community well-being. I graduated with a degree in sociology and social work, which has provided me with a deep understanding of social issues and the skills needed to make a positive impact. I live and work in a rural area, therefore I like to travel a lot in order to see other countries. I love to explore new countries and immerse myself in different cultures. This curiosity about the world around me enriches both my personal and professional life. My hobbies also include sports and reading, which help me stay active and continually learn new things.

My job requires frequent travel, allowing me to meet diverse groups of people and gain varied experiences. This aspect of my work aligns perfectly with my love for travel and discovery. Through my travels, I not only fulfil my professional duties but also get the chance to explore new places, making each trip a blend of work and adventure.

My story of using digital financial services

Do you trust digital financial services?

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In general I trust digital financial services; I usually do not encounter any difficulties. I use a lot of modern digital financial services – from banking to different life and work related apps, programs. I could tell that I'm an experienced user.

Have you had any problems or challenges so far with digital financial services?

There was the case with the flight insurance.

I have had a business trip with my colleague and ordered flights that were operated by two different airlines. For the trip safety and better organisation in the case of some delays we ordered travel insurance.

It was an online travel agency, which was supposed to cover the costs or offer alternative flight options in case one of the two flights was delayed or was cancelled and we would miss the second flight, as the flights were not connecting but operated by two different airlines. The flight tickets were also bought in the same travel agency's platform.

Can you tell more about this situation?

The event of an incident happened – the first plane was late therefore the tickets for the other plane which we missed, should have been covered by insurance, for which we paid extra. Therefore we immediately contacted the support of that travel agency, but communication with them was extremely complicated. Every time we contact the support about the same situation, they refer us to a new consultant who has to explain the situation again. We were offered a new flight that was three times longer with 3 extra flights stopping in 2 more countries, whereas I found direct flights that were cheaper. In order for the insurance to be valid the travel agency's team had to buy and send the tickets themselves, they agreed to buy the direct flights, but the airlines company did not allow the travel agency to book the tickets (as they do not have a contract with this travel agency). Negotiations with the travel agency lasted a couple of days, they offered options that the airlines did not approve, so I had to buy new tickets myself. When I applied for a refund, the travel agency's staff informed me that they had submitted the offers, but said that it was not their fault that they had not been approved by

the airlines, so they did not refund the money. They only suggested that I contact the airline for a refund in accordance with the European Union's laws on flight delays and cancellations.

Lessons learned/experience gained from this situation/benefits

What have you learned from this situation?

I have learned not to order services from the online travel agencies that sell flight tickets from third parties (i.e. different air carriers). They do not have contracts for selling the tickets of carriers and this can cause problems. It is better to buy tickets and insurance directly from the carrier.

Do you see any disadvantages for using digital financial services?

Yes, I do. I think that using digital financial services has two important disadvantages. One of them is the possibility of buying services from unreliable websites such as online travel agencies, etc. The other is the possibility to buy services from fraudsters.

Recommendations, wishes

What would you recommend to other people after having this experience?

To carefully choose the online travel agencies and their services.

Choose better directly the carriers and insurance from the trusted companies.

Self-reflection questions

These questions can serve as prompts for introspection and self-assessment, helping individuals gain insight into their financial habits, values, and aspirations.

- 1) What can be learned from Emilia's experience?
- 2) What could Emilia have done in order to avoid all these troubles?
- 3) Is it important to have travel insurance?
- 4) How can you know if the travel agency is reliable?
- 5) What can you do in order to choose reliable financial services?