

Personal accident and loss policies aside, the other policy you should take out is against loss of time due to sickness or ill health. So you should really call it holiday insurance.

**E**xcept that no insurance company insures against that. So you have to insure yourself by making sure you're healthy to start with.

It all boils down to what you eat and the shots you get before and during your trip. Holiday insurance involves being well enough to withstand the world's varied flavours of bacteria, fungi, virii and microbes which can do harm to your immune system, so lets get down to the fine print!

## HOLIDAY INSURANCE: TERMS OF COVERAGE

### 1 Flu shots

It should be a foregone conclusion that you should get your flu shots in two weeks before you travel.

### 2 Vitamin C

You should also ramp up your consumption of that immunity vitamin – Vitamin C. This vitamin supplement gives your constitution the hardiness it needs to withstand potential infections. Vitamin C is the most basic health insurance against the odd occurrence of colds and flus when you're visiting multiple hotspots.

# Holiday insurance



### 3 Pneumococcal disease shots

If you're bringing your kids or parents along, you should plan to have them immunised against pneumococcal disease as well. Pneumococcal disease occurs worldwide, and there's nowhere and no one on Earth that is perfectly safe from it.

In fact, the US Center for Communicable Diseases and Control (CDC) warns that the risk for pneumococcal disease is highest in young children, the elderly, and people of any age who have chronic medical conditions such as heart disease, lung disease, or diabetes. Smokers and those in close contact with small children are also at higher risk.

For additional protection, avoid crowded settings or situations with close, prolonged contact with young children.

MEDICINES ARE AVAILABLE THAT TREAT AND PREVENT NAUSEA, VOMITING AND DIZZINESS CAUSED BY MOTION SICKNESS. THESE MEDICINES CALM THE INNER EAR AND ARE EFFECTIVE WHEN TAKEN BEFORE TRAVEL.

### ADDITIONAL RIDERS: MOTION SICKNESS

Another factor that can make you lose time during your holiday is motion sickness, which affects most people who travel.

Motion sickness can be real, perceived or anticipated movement that is out of balance with what you see or expect. You'll feel it as seasickness, airsickness or carsickness. If you suffer from this when you travel, well, you're



not alone. But worse than having motion sickness yourself is having your kids or parents go through motion sickness, which amounts to the same loss of time.

### WHY YOU NEED A MOTION SICKNESS RIDER

Motion sickness may start with paleness of skin, or you may break out in a cold sweat. You may start to feel dizzy or nauseated, and in extreme cases, you may drool, faint, or vomit.

Some kinds of sicknesses while travelling don't actually involve bacteria however. This is the sensation of sickness you feel

even before you arrive at your destination. When you're on the move, take this quick test to see if your body needs some help:

How do you feel when you travel?

- Nauseaus
- Cold Sweat
- Vomiting
- Dizziness
- Headache
- Fatigue
- Increased salivation
- Paleness of skin

If you're ticked one or more of these, you've got motion sickness.

### WHAT YOU ARE COVERED FOR

Bringing anti-motion sickness medication with you is the best policy to insure against time loss due to turning green.

That's because although the distressing symptoms of motion sickness usually stop when motion stops, there are however people who continue to suffer the discomfort even after the journey.

Medicines are available that treat and prevent nausea, vomiting and dizziness caused by motion sickness. These medicines calm the inner ear and are effective when taken before travel.

One such motion sickness medicine is Novomin by Xepa<sup>SP</sup>. Novomin has anti-emetic properties and can be used for the prevention and treatment of nausea and vomiting – common symptoms of motion sickness.

Stock up with enough Novomin, and you can plan your trip without needing worry about unforeseen bouts of motion sickness, letting you enjoy every minute of the vacation that you've paid for right when you step out of the plane, boat or car! **LW**