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World Leaders Boost for Holiday Isle

By Roger Munns

Leaders of over 50 countries from the Commonwealth will be meeting on the Mediterranean island of Malta from November 25 to 27, and for three days the island will be enjoying the attention of hundreds of millions of TV and online news viewers and newspaper readers worldwide.

Malta has often been overlooked by holidaymakers and second home owners in favour of other Mediterranean islands such as Mallorca, Cyprus and Menorca, and hotels and estate agents alike on the island are hoping that the three days of publicity will boost tourist and property buyer numbers for 2006.

With good all year round weather and an English speaking population visitor numbers from the UK, which make up about half of the island's tourist numbers, have been surprisingly flat in recent years, and with cheaper holidays available in the new destinations from Eastern Europe such as Bulgaria set to capture more of the UK holiday and property market Malta could see tourist numbers remain level or even fall in future years.

Malta Holidays

Malta missed it's own target of a modest increase in tourists this summer, and there are worries on the island that the opportunity to increase awareness among potential visitors will be missed.

Michael Johnson of Tribune Properties who specialise in property for sale in Malta comments:

Malta is ideally situated in the Mediterranean to attract tourists from all over Europe and further afield but for a lot of people I speak to in other countries it isn't an obvious destination of choice.

The island has a strong domestic property market and doesn't rely too heavily on overseas property buyers like some of the Mediterranean islands do, but at the same time those that do buy here play a good role in the economy overall.

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The timing of the Commonwealth meeting is good as it's just before the New Year when a lot of people decide where they will be going for their summer holidays, and next summer's tourist could be next winter's property buyer. But they're only going to do that if they visit the island first, and I'm hoping that Malta will see an increase in tourists in 2006 - it really depends on whether the island takes this chance to market itself in the months ahead on the back of the free publicity the Commonwealth will bring..'

The Commonwealth Heads of Government Meeting takes place very two years, and has its roots in the British Empire, with 53 members who were former British colonies belonging to the organisation.

Queen Elizabeth II is the head of the Commonwealth, and will be visiting with Prince Philip for a two day trip to Malta to open the meeting on November 25 in Valletta, the island's capital. It will be the royal couple's first visit to Malta since 1992, and welcoming crowds are expected in similar numbers to their previous four visits.

In addition to the Queen and Prince Philip, among the attendees will be the United Kingdom's Prime Minister Tony Blair, and the Prime Ministers of Canada, New Zealand, India, South Africa, Singapore and Australia.

'Around half of Malta's tourists are from the UK' adds Michael Johnson, 'and it's a similar figure for non islanders buying property here. As well as increasing holidaymaker numbers from the traditional UK market we should be trying to appeal to people in Canada, Australia, South Africa and New Zealand and other countries who take a holiday in Europe to consider visiting Malta for a few days to sample the fine hotels, hospitality, history and culture that the island is so rich in. But it remains to be seen whether the tourist board is capable of translating good free publicity into visitors for the island.'

The Commonwealth meeting is being held in Valletta, Malta from November 25 to 27.

For a guide to the island, including holidays in Malta, hotels, self catering holiday villas and apartments, flights, car hire and details of Malta's main towns of Valletta, St Julian's, Sliema, Mellieha, St Paul's Bay, Qawra and Bugibba visit

www.yourmalta.com

To request details of current property and real estate for sale in Malta visit

www.maltaproperty.info

Travel Insurance - do I need insurance for a holiday in the UK?

By Michael Challiner

Last week my wife and I booked a two centre holiday on the Scottish Isles. Seven days on Skye and then a ferry over to Steornabagh for a further seven days on the Isle of Lewis. Wonderful scenery,

World Leaders Boost for Holiday Isle

plenty of walks and masses of peace and quiet.

You could have blown me over when my local travel agent assumed that I wanted travel insurance for an additional £27.50. Not on your Nellie the Loch Ness monster, I thought. Who needs travel insurance for a holiday in Britain? The National Health Service is free and in an emergency, my son could drive up and bring us home.

Later in the relaxing setting of my sitting room I got to thinking.

Holiday misfortunes don't only happen abroad. So with my pessimistic hat on, I made a note of the risks:

Some rotter might steal our luggage

Last week I bought an all singing and dancing digital camera especially for the trip. Got it on the Internet. I might lose it whilst away.

If either of us were hospitalised we wouldn't want to be marooned on Skye. We'd want to transfer to our local hospital in Warwickshire.

My wife's parents are getting on. God forbid, but I'd have to cancel the holiday if something happened to them just before we're due to go.

One of us could be taken ill before we depart and we'd be forced to cancel. As the ferries and the hotels were non-cancellable, we'd lose everything we'd paid.

There may be a major delay at the ferry going over to the Isle of Lewis. Besides the inconvenience, we have to arrange an extra overnight stay on Skye.

One of us might be called up for jury service.

Then it struck me. If I were holidaying in the Britain, my existing Home and Contents policy might cover me for loss of my camera or luggage. I dug out the policy document. Lucky I did. I was only insured for "personal possessions" if they were listed and as I'd just bought my digital camera I hadn't got round to listing it as a valuable item on my policy.

Another aspect struck me. I'd lose my no claims discount if I made a holiday related claim on my Home & Contents policy. That wouldn't be a good idea. I've got a ten year claims free record that policy and it still cost me £310 a year. I jotted down a another note - remember, when the policy comes up for renewal, see if I could get it cheaper on the Internet.

By now a travel policy at £27.50 for was looking worthwhile after all.

Now my wife says I'm a bit of an old skin flint. So keep up the image! I know, get back online and check out the travel agents' policy at £27.50. Is it competitive?

World Leaders Boost for Holiday Isle

Not all the web sites I surfed could offer me a single trip travel policy for a holiday within the UK but within ten minutes I'd found what I wanted – and a saving of over £10!

Time to study the small print to confirm I had the cover I wanted. Great, all the risks I had noted were covered. The insurer would even pay out £30 if my ferry was delayed for up to 12 hours and then give me the option to cancel my trip to the Isle of Lewis and get my money back.

Now what wouldn't they pay for? I wasn't covered if my holiday was for less than two nights or my hotel was less than 25 miles away from home. I also had to meet the first £30 of any claim. Seemed fair to me.

The decision was made. Simply type in my credit card details and I was insured in a CLICK.

Peace of mind restored!

Michael writes for Brokers Online who offer

cheap life insurance

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Additional reading :

What does the term excess waiver mean?



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