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SMMT INTERNATIONAL BULLETIN

In This Issue

Business Opportunities

**The Language of International
Business**

**International Automotive Technology
(SIAT 2011) 19 – 22 January 2011**

November 2010

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INTERNATIONAL BULLETIN READER ENQUIRY FORM

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| Brazil Report | () |
| Design and Engineering Report – Latin America | () |
| Design and Engineering Report – Russia | () |
| India SIAT 2011, Pune – January 2011 | () |
| International Business Group Meeting | () |
| International Programme | () |
| Membership | () |
| Mexico Report | () |

Please return this form or send an email to:

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Forthcoming Russian Event

Russia: Practical Solutions - 25 November 2010, Birmingham.

Supported by SMMT International as part of our continuing focus on the market in Russia this one-day event, organised by Albion Overseas, is an opportunity for companies working with Russia, or interested in opportunities there, to hear the latest developments, make new contacts, swap experiences with others doing similar things, and develop business opportunities with other companies and service providers.

The format of the conference will include morning presentations and question/answer session, followed by an extended buffet networking lunch, and then simultaneous round table sessions each hosted by a specialist service provider, on law, tax, freight, distributors, payment, intellectual property, certification, travel, etc. The morning portion will be hosted by the BBC's award-winning correspondent, Bridget Kendall. Following a buffet lunch, a series of round tables will be run concurrently, each representing a different sector or discipline (e.g. trading, certification, travel, legal issues).

Venue: Wragge & Co LLP, Banking Hall, 55 Colmore Row Birmingham B3 2AS

To book your please please contact : Jill Greenhalgh, Albion (Overseas) Ltd, Tel: 01732 769003, Email: jill@albionoverseas.com
You can also register online at: www.albionoverseas.com
Conference fee: £95 + VAT

EDITORIAL: Why English as the international language of business is not as simple as ABC

We like to think that English is the language of international business, but if international impact is the goal, we must realise that people connect on a deeper level when they get messages in their native tongue. In the world of international business, most communication is language based: trade literature, advertisement, letter, e-mail, verbal telephone and face to face meetings. Finding mechanisms to localise your brand in a way that accounts for local language and culture is essential.

If you are selling into an overseas market, ideally use the language of that market. But beware, there are any number of bad examples of translation which totally distort the meaning of the message. This can leave a poor impression and may result in costly misunderstandings despite your best efforts otherwise.

A literal translation (word by word) can sometimes be laughable or just stupid, lethal as far as developing a business opportunity is concerned. Do not rely on web translators as many errors can creep in. Conveying the same concept in a different language is

By David Croxson of SMMT



an art, that is why most machine-assisted translations are unsatisfactory. Recognise from the outset that translation can be a significant cost in time, money and resource and is overlooked or rushed at your peril.

Ensuring that the text is relevant to the country, culture, market or brand is the key to successful communication. If you have brand specific material, maintain that brand but allow it to be localised, using the end market language to create the message, not simply just translating the UK version of it.

Appropriate visual communication is significant in overseas marketing campaigns and it is important to recognize the potential conflicts between the desire of retaining a cohesive international brand against the importance of localisation.

It is not just the language that addresses cultural differences. Certain images, colours and forms, for example, have significant negative connotations in different cultures,

Ford's Fiera doesn't do well in Spanish-speaking Latin America since "fiera" means "ugly old woman"

which means that something as fundamental as brand names and logos may not be useable in other cultures.

It is important to take on board that this tailoring needs to be done on a country by county basis. Connotations that words hold within one culture do not necessarily mean that they are the same in another. Similarly words and graphics can have different emphasis. There are remarkable cultural differences. For example, in website design the Chinese living in Southeast Asia are very responsive to pictorial content, whilst mainland Chinese audiences prefer more text intensive designs - i.e. if you want to effectively reach both audiences you may require two separate website designs not just the UK one in a different language!

Refraining from using idioms and culture-specific phrases will make the process of translation a

*From a brochure of a car rental firm in Tokyo:
"When passengers of foot heave in sight, tootle the horn. Trumpet him melodiously at first, but if he still obstacles your passage, then tootle him with vigor."*

bit easier but in most cases expert professional assistance is best sought. This needn't be costly and there is assistance out there for you.

It is worth researching prior to entering a new international market. The Institute of Export (<http://www.export.org.uk/>) can provide useful guidance as can the British Chamber of Commerce who provide a service called Export Communication Review (<http://www.britishchambers.org.uk/zones/export/export-communications-review>), which looks at how a UK based organisation would look from the overseas clients perspective. The cost of a review is £500 + VAT, however, you may be eligible for a UK Trade & Investment (UKTI) subsidy of £350 towards the cost of an initial review. For further information visit <http://www.ukti.gov.uk/export>

For information on how to overcome barriers, both real and perceived, and how SMMT international and UKTI can help you access public support to help develop your internationalisation contact dcroxson@smtt.co.uk

For the report see: (http://ec.europa.eu/enterprise/policies/sme/files/support_measures/internationalisation/internationalisation_sme_final_en.pdf)

for customers and/or distributors in the UK for cabin filters. Airmatic has the largest range in Europe of all types of cabin filters, particle and carbon filters for all cars incl. all Korean and Japanese, trucks, buses and tractors.

Manufactured in Germany, existing European customers are major groups of wholesalers and garages as well as most of famous filter producers. The company will supply in your own package, in white boxes, in plastic covers, with your labels, whatever is required including your own brand. The company exports already to most European markets, but not yet to the UK due to lack of contacts.

Please visit their website: www.airmatic-filterbau
Direct Contact: Peter Drück, Tel: +49 172 7335262 or email drueck.dobardan@t-online.de

RUSSIA

Business Opportunity: Russian company, engaged in elaboration of innovative production for cars, focusing on economy of fuel, dynamic tuning, and emission control, is looking for trade intermediary services and joint venture creation. The Russian company specialized in the manufacture and sale of airboats, propeller sleighs and light trailers for the transport of boats, cutters, snowmobiles and universal trailers for transporting various household goods is interested in promoting their products.

Russian company, active in design and production of different systems for automobile fuel system improvement, is searching for trade intermediaries and also companies – producers of spare parts for fuel systems.

Business Opportunity: Russian company, specializing in development and manufacture of products based on graphite, metal and silicon carbide, is looking for consumers.

Business Opportunity: Russian company specialised in producing new equipment prototypes and experimental units having its own scientific and design company, is interested in franchise, joint venture, merger or exchange of shares, reciprocal production.

For more information please contact Ruta Aisthorpe on Tel: +44(0)20 7344 9231 or email at raisthorpe@smtt.co.uk.

News

Chrysler automotive opened its sixth engine manufacturing plant this weekend in Mexico at a cost of \$570 million. The plant is located in the state capital of Saltillo and will produce their most advanced and energy efficient engine that will be used in its Jeep Cherokee, Town and Country and Dodge Charger models.

USA

The advent of electric vehicles is a global phenomenon. But there are also unique features to each national market. SMMT recently led a low carbon business development visit to the USA to explore the commercial opportunities there.



A total of 12 companies, academic institutions and regional agencies took part in a hectic programme of seminars, one-to-one meetings and a major business conference in Indiana and Michigan – the automotive heartlands of the USA and now the recipients of substantial federal funding to develop new-energy vehicles.

The delegates certainly appreciated the range of activities and the seniority of the US contacts introduced to them. They also found some surprising differences in the American approach to the low carbon challenge. "There is a clear lack of knowledge in the States about the work being done in the UK and Europe on low carbon technologies," comments SMMT's Pat Shaw, who organised and led the visit. "This presents excellent business opportunities for UK companies. We are already planning a return visit in 2011."

GERMANY

Business Opportunity: Cabin Filters

AIRMATIC FILTERBAU –Münster, Germany The company is looking

Key Diary Dates

SMMT Group Meetings

Electric Vehicle Group: 10.00 Thursday 25th Nov 2010

Customs & Tariffs Working Group: 10.30 Wednesday 8th Dec 2010

Design Engineering Group: 10:30 Tuesday 14th Dec 2010

International Business Group: 13:30 Tuesday 14th Dec 2010

International Trade Events and Missions

Russia

Russia: Practical Solutions - 25 November 2010, Birmingham, UK event. For further details please contact Margaret Sarjeant, Business Development & Sales Manager. Albion (Overseas) Ltd, Tel 01732 769 004. Email margaret@albionoverseas.com

India

Symposium for International Automotive Technology (SIAT 2011) 19 – 22 January 2011

International Trade Training Courses run by London Chamber

Incoterms Update 2010 - 22 November 2010

Customs and Excise Procedures - 25 November 2010

For further information please contact Annabel Fogden

Tel : 020 7203 1967 Email: afogden@londonchamber.co.uk

Web site: www.londonchamber.co.uk.

Electric Vehicle Charging Infrastructure and Grid Integration 2010.

The EV Charging Infrastructure & Grid Integration 2010 conference brings together electricity utilities, vehicle manufacturers, government regulators and standardisation bodies. The aim is to provide practical solutions for establishing the technical, regulatory and commercial framework to deliver the infrastructure and market models for a commercially viable reality.

IBIS Hotel, Earl's Court, London, UK
30th November to 1st December 2010

GENERAL ROUND-UP

2011 UKTI Supported Automotive Tradeshow Programme

SMMT has submitted Exhibition/show requests to UKTI for Tradeshow Access Programme (TAP) for funding for 2012. We will know which shows will be supported by UKTI until the end of the year, but the provisional list below is indicative of the priority we expect decisions to be taken with Equip Auto being our lead European show next year.

Auto Promotec	Bologna	Italy	25/05/2011
Automechanika Middle East	Dubai	UAE	07/06/2011
Rematec	Amsterdam	The Netherlands	19/06/2011
Automechanika Moscow	Moscow	Russia	24/08/2011
Equip Auto	Paris	France	18/10/2011
Auto Expo	New Delhi	India	01/01/2012
Automec	Sao Paulo	Brazil	05/04/2011

Can you please advise us if you are interested in exhibiting at any of the shows listed in order that we can keep you advised of developments. Please send your information to Pat Shaw at pshaw@smmt.co.uk.

HMRC Joint Consultative Committee (JCCC) and SMMT Customs & Tariff Working Group (CTWG)

Howard Levene, of SMMT member Delphi, chairs the SMMT Customs & Tariff Working Group (CTWG) and attends as the SMMT representative. It is extremely valuable having SMMT representation on the JCCC – SMMT is one of the few industry sectors represented – and it is important we make full use of the opportunity this presence provides with HMRC for lobbying, networking and early news update and policy /strategy influence.

There are a number of JCCC working groups where SMMT CTWG members are represented but more could usefully attend to ensure our sector position is properly represented. I set out below the sub groups and the next JCCC meeting dates. If you are interested in having your name and/or your views put forward please contact dcroxson@smmt.co.uk

Also whilst the SMMT CTWG attendance at quarterly meetings

Addressing the 50th anniversary celebration of ACMA, former Indian president A P J Abdul Kalam lauded the resilience of the Indian automobile industry, "The auto industry is one of the most important drivers of India's economic growth. It has shown great resilience during the recent global economic crisis," Kalam said. He said the size of India's auto industry would soon cross \$100 billion. Currently, the size of Indian auto industry is around \$90 billion. News item from www.automotiveworld.com

MEXICO

Meet UKTI's Advanced Engineering Specialist

Mexico, like other Latin American countries, is looking to diversify by approaching new partners who could supply and develop new products and services. Opportunities are there for more British companies to enter an increasingly profitable market. This is particularly true now that UK producers stand to benefit from the EU-Mexico Free Trade Agreement, which means that tariffs on several products have been eliminated.

Dario Ochoa, UKTI's specialist in the Mexican advanced engineering, energy and oil & gas sectors, is visiting the UK and available for meeting from 22-25 November. To arrange a meeting, contact Dario at dochoa@ukconsulate.org. or Pat Shaw Tel 020 7344 9260.. Email pshaw@smmt.co.uk.

Opportunities in Advanced Engineering

The advanced engineering sector encompasses aerospace, automotive, engineering, ceramic, metal mechanics, mining, steel, chemicals and other manufacturing processes. With a population of 110 million and with a sophisticated and skilled manufacturing base covering many different sectors, and its proximity within NAFTA and emerging markets in Latin America, the country offers many opportunities for UK manufacturers. Mexico has some of the most advanced manufacturing processes in the world; and UK companies have continued to invest heavily in the market. Examples of successful UK engineering companies in the market include: GKN, Morgran Crucible, Gates, Spirax Sarco, Vesuvius, Wood Group, BAT, NPL Technologies, Pilkington, Meggitt and Trac Group.

Negotiations are at a critical stage and could move very quickly with political commitments to conclude by the end of the year. The agenda for the meeting included:

- A discussion on the India Free Trade Agreement:
 - Brief summary of state of play
 - Discussion on business priorities
- Discussion on other Free Trade Agreements including ASEAN (Singapore and Vietnam) and Mercosur (Argentina, Brazil, Paraguay and Uruguay)
- Opportunity to discuss the future direction of trade policy and how the Trade Policy Unit consults with business in the future.

The discussion were held on 22 July in the Department of Business, Innovation and Skills, 1 Victoria Street, London.

If you have any questions now or in the future, your first port of call should be:

Free Trade Agreements Sim Dhensa, 020 7215 3474,
sim.dhensa@bis.gsi.gov.uk

Any other queries: Michael Skwarek, 020 7215 6926,
michael.skwarek@bis.gsi.gov.uk

The Trade Policy Unit welcomes your views on what this FTA could do for your business, and how we can put the case in Brussels. The British High Commission in India also welcomes your comments, and can advise further on doing business in your sector in India. Finally, we recommend that you work with your contacts in Indian business to lobby jointly for this ambitious agreement's swift conclusion.

India Automotive Regulatory Body being set up

A specialised body for regulating the auto industry will soon be set up for sustainable growth of the sector, stated Union Minister for Heavy Industries and Public Enterprise Vilasrao Deshmukh. "It will act as a catalyst for sustainable growth of the Indian automobile industry," Deshmukh said at the golden jubilee celebrations of the Automotive Component Manufacturers Association of India (ACMA). Talking to the media at the event, Deshmukh said the new body would be set up within the next few months. "I can't tell you the exact timing. But it will be soon. Hopefully within a few months."

The regulatory body will be called the National Automotive Authority. Deshmukh pointed out that the Indian automobile industry is the second fastest growing auto industry in the world. "Government will take all necessary steps to ensure sustainable growth of the industry," he added.

remains encouraging we would welcome further representation and attendance. There are a number of very crucial matters and imminent changes that will necessarily affect all international traders and attending the SMMT CTWG quarterly meetings will allow you to keep abreast of developments, network with colleagues facing similar issues and also meet and discuss with the senior HMRC representatives who regularly attend and give presentations and updates to the SMMT Working Group. If you wish to receive further information on the SMMT CTWG please contact:
dcroxson@smtt.co.uk.

The next SMMT CTWG meeting is **8 December at 10:30**.

For further information on JCCC and dates of forthcoming subgroup meetings can be found on the JCCC website: <http://www.hmrc.gov.uk/consultations/jccc.htm>.

There are 7 active sub-groups.

- ICS/AIS sub group
- Customs Service Transformation Group
- Special Procedures (CPEI) Working Group
- Import/Export / NCH Working Group
- Transit Working Group
- Duty Liability Working Group
- International Trade OS Working Group

Most of the information is on the JCCC sub-group web page http://customs.hmrc.gov.uk/channelsPortalWebApp/channelsPortalWebApp.portal?_nfpb=true&_pageLabel=pageLibrary_PublicNoticesAndInfoSheets&columns=1&id=JCCC_SUB_TERMS

You can also find the minutes on these pages http://customs.hmrc.gov.uk/channelsPortalWebApp/channelsPortalWebApp.portal?_nfpb=true&_pageLabel=pageLibrary_PublicNoticesAndInfoSheets&columns=1&id=JCCC_SUB_2010MINS

EC REPORT

International business active benefits SMEs in many ways

The European Commission has made available online a study that analyses the internationalisation of Small and Medium Enterprises (SMEs) that has found a strong correlation between the level of international business activity and business competitiveness. The study's conclusions are based on a survey of 9,480 SMEs in 33 European countries and are intended to identify the main barriers and advantages of internationalisation, as well as to propose policy recommendations.

Key benefits outlined by the report include higher sales growth, increased employment and greater business innovation. The study examined international trading levels between 2007-2008 and reports that trading barriers for SMEs are often more perceived than real. Most often cited by SMEs are a lack of investment capital and public support as inhibitive barriers to their global trading.

Some very relevant data were reached, such as the fact that 25% of European SMEs export or have exported at some point during the last three years but only 13% of them to markets outside the European Union. The report concludes that increasing the awareness among SME's of the public support available for improved international trading is just one of the ways SMEs could improve their business.

For information on how to overcome barriers, both real and perceived, and how SMMT international and UKTI can help you access public support to help develop your internationalisation contact dcroxson@smtt.co.uk

For the report see: (http://ec.europa.eu/enterprise/policies/sme/files/support_measures/internationalisation/internationalisation_sme_final_en.pdf)

"a strong correlation between the level of international business activity and business competitiveness"

build on the highly successful format used at AutoExpo 2010 and which generated over £2M of new business for the UK automotive sector. This keynote event was opened by Lord Mandelson in 2009 and this attracted massive media interest in the UK delegation and their products and services.

If you are interested in either attending the event, presenting a paper or wish to take exhibition space at the event and highlight your products/services to the attending Indian OEM's and their supply chain, then please register your interest through Les Parfitt on email lparfitt@smtt.co.uk or telephone on 020 7344 9233. Spaces will be allocated on a 'first come, first served' basis and a limited number of Govt. support grants are available for companies taking part.

India In-market Assistance

In order to provide SMMT International with direct on the ground assistance for the many enquiries it receives from UK automotive companies looking to develop business in India, SMMT have decided to widen out the range of support services offered to complement the UKTI introductory service called OMIS and have teamed up with a company called TMG Advisory. This specialist investment bank and consultancy service is able to handle a wide range of requests for ongoing market assistance, which can be as simple as sourcing product from India through to accessing specialist legal and investment advice services.

For further information on this in-market resource and assistance, please contact Les Parfitt on tel. 020 7344 9233 or email lparfitt@smtt.co.uk.

Free Trade Agreements – EU/India

Free Trade Agreements (FTAs) provide real opportunities for UK businesses, including increased demand for UK goods, and greater access to emerging markets. Now is your chance to influence their outcome. The European Commission is currently negotiating a Free Trade Agreement between the EU and India.

The FTA will tackle areas relevant to most UK exporters - tariffs on industrial goods, market access in services, access to procurement contracts, a wide range of non-tariff barriers, intellectual property rights etc. The Trade policy unit of BIS is convening a consultation on the current state of the negotiations, potential opportunities that will arise for the sector and to seek priorities for this, and other Free Trade Agreements.

INTERNATIONAL MARKETS

BANGLADESH

A importer of Tata is looking to source equipment to start up a CKD operation of Tata Ace vehicles in the country. They are looking to build up to 50,000 units/year. For further information please contact Les Parfitt, tel 020 7344 9333, email lparfitt@smtt.co.uk

INDIA

Forthcoming event: Symposium for International Automotive Technology (SIAT 2011) 19 – 22 January 2011



The Symposium on International Automotive Technology (SIAT) is a benchmark event organized by ARAI biennially. SIAT serves as an important forum for presenting the achievements and innovative strengths of the global automotive industry. The forthcoming 12th edition of Symposium on International Automotive Technology 2011 (SIAT 2011) is scheduled at ARAI, Pune (India) from 19 to 22 January 2011. SIAT 2011 will focus key areas like Safety, Alternate Fuels, Future Engine Technologies, Emissions, NVH, Automotive Electronics, Structural Evaluation, Vehicle Engineering and Materials.

SIAT brings automotive experts from across the globe together on a common platform to share their thoughts and innovative ideas concerning recent developments in the automotive technology. Overseas experts will get a chance to interact with the counterparts from the Indian automotive OEM and Component Industry and share ideas and explore business opportunities.

SIAT EXPO 2011 will also be conducted concurrently, offering auto and allied companies to display their products / technologies. In SIAT EXPO 160 stalls will be available to prospective national and international exhibitors. Tentative layout of the stalls is presented in this announcement.

SMMT is pleased to announce that 5 stalls have been reserved in a key location at SIAT 2011 and the layout and theme of the stalls will

British Airways 15% Discount Offer



UKTI has extended the BA 15% discount offer to all SMEs attending Tradeshow Access Programme (TAP) supported events, whether or not they have secured a TAP grant. SMEs are not required to use the flight for a specific TAP event. They can use it for business purposes later in the year if they wish. So if you have participated in one of our TAP events why not register and claim your 15% discount?

For application forms go to www.ukan.uktradeinvest.gov.uk with additional information under 'International Trade Support'. You'll find details under the 'travel' link. Before taking the time to apply make sure you read and T&Cs to ensure you're eligible. For example, applicants must not have previously benefited from this of the complimentary flight offer, SMEs must be registered at Companies House with 3 employees and you'll need to have joined both BA's Executive Club and On Business programme.

A word of warning though, this offer operates differently to the previous complimentary flight offer we promoted (and managed to secure for a number of exhibitors at our TAP supported events) . SMEs should allow at least a couple of months between their application and their intended journey.



Other sources of funds and support for international trade

SMMT produces a list of sources of funding, finance and support for the automotive industry which includes those targeted at encouraging international trade. The list is always being updated to reflect changes in the funding landscape. As members you can access the most recent copy via the SMMT website under member services.

EHIC Card: Don't go to Europe without it

A recent article by [Rosie Murray-West](#) published in *The Daily Telegraph* 6 Aug 2010 highlighted how vital it is that you have an up-to-date EHIC card and a full travel insurance policy when travelling in the EEA area.

The EHIC card replaced the old form E111 in 2005 but many travelers incorrectly assume that if they hold a travel insurance policy they do not need the EHIC as well. Travelers in Europe could have their travel insurance claims rejected if they do not have with them a valid EHIC card, it has emerged. Insurance experts warned that increasing numbers of travel insurers are inserting clauses into their policies requiring the cards, meaning that travelers are not covered by insurance alone. "Insurance providers won't necessarily stop a claim on the grounds of not having a EHIC card but it is useful and free," said Steve Williams, head of travel at comparison site Confused.com. "Where claiming on the EHIC has saved the insurance provider some money, the majority may offer to waive the excess, which will typically save travelers £50-£100."

The EHIC card is free and quick to get. Simply apply via www.ehic.org.uk. Stay away from sites that will charge you for the card, there is no need to pay via the official NHS site. You need your national insurance number or NHS number to apply. You can also phone the application line (0845 606 2030). It is important to remember that the EHIC cards expire every 5 years, so you need to reapply. An estimated three million people are carrying cards that have expired.

Why do I need an EHIC card?

If you are travelling to a country within the European Union, the EHIC card allows you medical treatment on the same basis as the citizens of that country. It works for some other countries too, including Iceland, Liechtenstein, Norway and Switzerland. The card is free and valid for up to five years.

What does the card cover?

The EHIC covers different types of treatment in different areas. The card covers the same amount of free treatment as a national of the participating country would get. So if a national of that country pays for prescriptions, trips to the doctor or dentist, you will pay too. But if you have a travel insurance policy you'll be able to claim the excess back on that. The NHS site contains complete information on what happens in each country, so check before you go. Your insurance

provider should also be able to assist you in finding a hospital or doctor that takes the EHIC. Be aware that the card doesn't work in the Channel Islands.

How do I use it abroad?

This varies depending on which country you go to, but you should just be able to show it to the doctor or hospital in order to get free treatment. However, in practice, this does not always work. They may claim that they do not have the technology to accept it, or that it is not valid. Check your rights first on the NHS website and always seek out state-provided medical care. You will need to be particularly careful if the arrangements have been made by a hotel or travel agent as sometimes they will recommend a private health care provider. You should always carry details of your travel insurance policy.

What do I do if my card is not accepted?

The Government has recommended that you stand your ground and use consular services if you have ongoing problems. However, check that you are not in one of the European countries (such as France) where you are expected to pay your bill upfront and then claim it back. If you do, you should apply for a refund before you get home if you can, using the details on the NHS website. However, if you're on holiday for a short time it may not be practical to do this. You can get the forms by calling the NHS Overseas Health care Team on 0191 218 1999 (Mon-Fri, 8am-5pm). They also have an investigations team to deal with cases where cards have not been accepted.

I have an EHIC card, so why does everyone say that I also need travel insurance?

The card covers most medical costs but will not cover items such as private hospitals, rescue services, repatriation etc.

If you are older and finding it hard to get affordable travel insurance, you may want to consider a policy called EHICPlus. This is essentially a top-up policy and covers all costs for treatment in a state-run hospital, along with private ambulances and repatriation to the UK, and the usual non-medical stuff on a travel insurance policy such as possessions and cancellations. It does not cover private hospitals and is more limited than normal travel insurance. But it is very affordable for pensioners, has no upper age limit and the single trip cost is from £16.45. However, almost everyone must complete a screening questionnaire that may well bump up the cost.