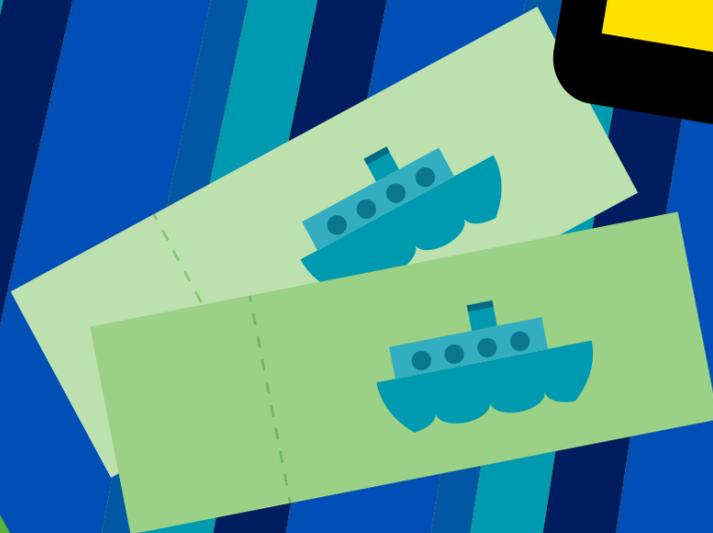


Aviva Holiday Report: **The Digital Vacation**

Social media and its impact
on the **family holiday**

June 2017



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Introduction

Technology is undoubtedly having an impact on most areas of our lives and holidays are no exception. The camera has long been considered a holiday essential. However, gone are the days when the first time you could see your snaps would be in the chemist. These days, holiday memories are instantly shareable through mobile technology.

Aviva's first Travel Report investigates the latest holiday trends including the cost of holidays, the importance of having a holiday, who we're travelling with and our dream destinations.

It focuses on the impact that social media and digital technology is having on the great British holiday. Should a holiday be a chance to take a break from social media? Or is technology enhancing our holiday experiences by allowing us to share those memories with our wider social group? Is it helping us to save money and have better holidays by tailoring our experiences and comparing prices?

Looking at how British holidaymakers are planning their holidays this year we can see that while a holiday abroad is more important than spending money on savings or DIY, families are reluctant to take a break from social media when they go on holiday – potentially prioritising the sharing of memories over the creation of them.

As insurers, it's our responsibility to protect our customers and their possessions wherever they are in the world – whether it's their home while they are away or providing access to the best medical care while abroad. Technology is already playing an important role in how we do that and we're committed to evolving with new developments.



Contents

Holiday money

How much are we spending on holidays?

Page 4

Holiday health

The cost of falling ill abroad

Page 7

Holiday trends

Where, what, who and how?

Page 10

Spotlight on

Social media and its impact on the modern holiday

Page 11

Conclusion

Page 12

Appendix

Page 13

Holiday money

Having at least one foreign holiday this year is more important than putting money into savings, improving the home or topping up a pension.

The average planned spend on holidays this year, excluding spending money, is £1,400.

Buying travel insurance

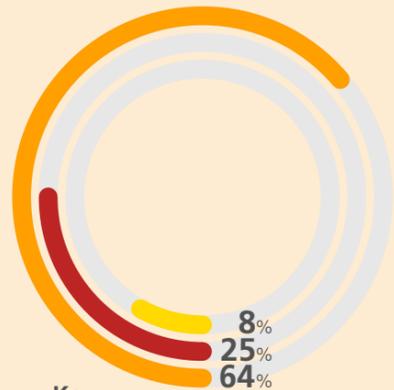
Although a holiday ranks as one of the most important financial spends for the year, there are many who don't protect this important 'investment'. The most important time to buy travel insurance is when booking a holiday. It's not just designed to protect you while you're away, but to cover you for something like a serious illness or injury that might stop you from travelling. However, over a quarter of holidaymakers (28%) put off buying travel insurance until less than a month before they go on holiday. Almost one in ten (9%) don't buy it at all.

Most important ways to spend disposable income

- 1 Having at least one foreign holiday
- 2 Savings
- 3 Having at least one holiday in the UK
- 4 Home improvements
- 5 Socialising
- 6 Clothes
- 7 Keeping fit
- 8 Buying a car
- 9 Beauty
- 10 Pension



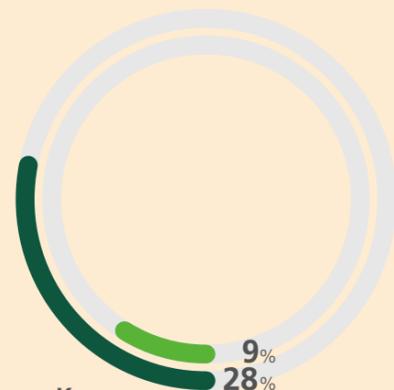
Reasons for purchasing travel insurance



Key

- Medical emergency
- Unable to travel due to illness
- Lost or stolen luggage

How long before holiday is insurance purchased



Key

- Buy insurance 1 month before holiday
- Don't buy insurance at all

The main reason most people have travel insurance is to pay for a medical emergency while on holiday (64%). This was followed by paying for the cost of a holiday if they, or a family member, became ill beforehand and couldn't travel (25%). While 8% said it was to cover lost or stolen luggage while on holiday.

Over half (53%) only have a quick look through their travel insurance policy and almost one in ten (9%) don't read it at all.

Almost one in ten don't buy travel insurance for their trip.



Staycation just as costly as holiday abroad

A week's holiday for a family of four in the UK could cost just as much as one in Majorca. A trip to Legoland in Windsor – including accommodation and a trip to the South Downs – could cost almost as much as a trip to Legoland in Denmark.

Example of typical two week family holiday in the UK and abroad, during the school summer holiday

1	Denmark Legoland	Park tickets for 2 days, hotel, flights	£3,710
2	Majorca	Hotel, flights, transfers, B&B	£3,296
3	Center Parcs, Longleat and Longleat Animal Park	Park tickets for 2 days	£3,284
4	UK Legoland and South Downs National Park	Park tickets for 2 days	£3,187
5	Rhodes, Greece	Hotel, flights, transfers, B&B	£2,898
6	Butlins, Skegness and Hunstanton	Sea Life Centre ticket for 1 day	£2,539
7	Thorpe Park and London sightseeing	Park tickets for 2 days	£2,153
8	Alton Towers and Peak District	Park tickets for 2 days	£1,870

Based on 2 adults and 2 children aged 6 and 12 years old, arriving 05 August 2017 for 14 nights, including accommodation – plus flights, transfers and park tickets where applicable. (Prices correct as of 09 February 2017)

Holiday health

Holiday health hotspots: Spain has topped a poll by insurer Aviva as the number one European destination for a trip to the doctors while on holiday.

Spain, America and France are the most common countries where British holidaymakers have fallen ill while holidaying abroad. Sickness and diarrhoea, food poisoning and cough, cold or flu are the most common conditions requiring medical treatment abroad. This was followed by an ear infection, a serious cut, or broken limb.

British insurers paid out £370 million last year to cover travellers' medical expenses and repatriation, according to latest figures from the Association of British Insurers*. However, almost one in ten (9%) don't buy travel insurance at all. Young people aged 16-24 years old are the least likely to buy travel insurance when they go on holiday.

It's imperative that British holidaymakers take the European Health Insurance Card (EHIC) when travelling to Europe. An EHIC offers state-provided emergency medical treatment in European Economic Area (EEA) countries and Switzerland. It allows British holidaymakers to receive free or reduced cost medical treatment in those countries for a medical emergency, pre-existing conditions and maternity care. Those people without either a European Health Insurance Card (EHIC) or travel insurance who fall ill with a bout of gastroenteritis could pay up to £3,000 for a three-day hospital stay in Spain.

25-34 year olds
were the **most** likely
to have received
medical
treatment for
excess alcohol
while on holiday abroad.

Holiday trends

We're all dreaming of a far-flung adventure, with Australia and New Zealand topping the list for dream holiday destinations.

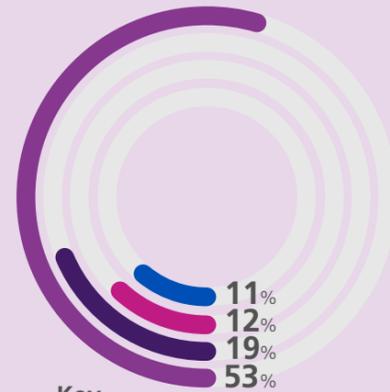
British holidaymakers are generally a well-travelled bunch, with the average holidaymaker having visited 11 countries in their lifetime. Almost 1 in 10 (9%) has visited more than 21 countries.

Norway, Denmark and Finland made the top 16. Their popularity has increased over the last ten years with the success of Danish television series, the **Killing** and world-class Copenhagen hipster restaurant, **Noma**.

Bucket (and spade) list – dream destinations:

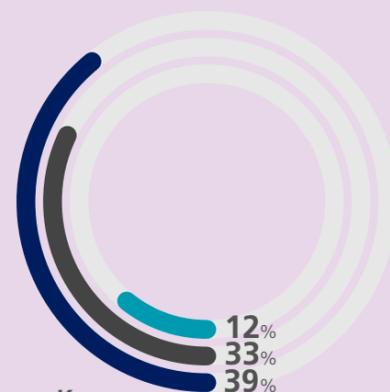
- 1 Australia
- 2 New Zealand
- 3 America
- 4 Canada
- 5 Italy
- 6 Spain
- 7 Norway
- 8 Thailand
- 9 China
- 10 Mexico

Who are people choosing to travel with this year?



Key
 Partner
 Family
 Friends
 Alone

Number of holidays planned for this year



Key
 One holiday
 Two holidays
 Three holidays

Top ten holidays 2017

1	Hot holiday abroad, during the UK Summer
2	City break – either in the UK or abroad
3	Hot holiday abroad, during the UK Winter
4	Camping in the UK
5	Cruise
6	Theme park holiday abroad
7	Multi-destination travelling
8	Safari
9	Driving abroad
10	Winter Sports Holiday

Most people are going on holiday with their partners this year (53%), followed by family (19%) and then friends (12%). More than one in ten (11%) are going on holiday alone. Most people are planning to have at least one holiday this year (39%) with many planning two (33%) or three (12%). Over 55s are planning to take the least number of holidays this year, with 25-34 year olds taking the most.

Most people now book their holiday independently either direct or online with the accommodation provider and airline. Package holidays booked through a high street travel agent are slightly more popular than online. One in ten are planning to holiday with AirBnB this year.

Booking a holiday

Independent – direct with the accommodation provider and the airline	40%
Independent – online provider such as Expedia and Booking.com	35%
Package – high street travel agent	21%
Package – online travel agent or tour operator	20%
AirBnb	10%
Package – over the phone with travel agent or tour operator	5%
Other	2%

Spotlight on: Social media and its impact on the family holiday

Could social media mean the end of the holiday postcard?

In the 1950's, sending a postcard was how holidaymakers would brag to friends and family about their holiday fun. Today, posting a selfie and 'checking in' at a destination on social media has become the modern postcard.

Almost two thirds (63%) haven't sent a holiday postcard since before 2010 – yet 77% post holiday updates on social media while on vacation.

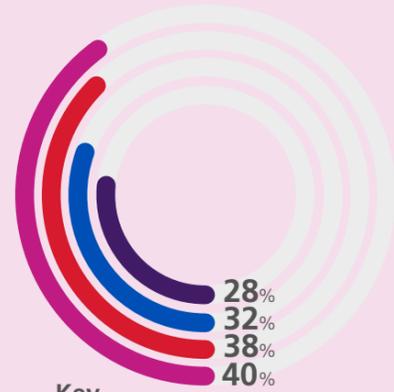
Keeping friends and family up to date (44%) is the main reason people give for posting holiday updates on social media, although one in five admit they do it to show off about where they are (21%) and one in 10 do so to make others at home jealous (10%).

However, nearly three quarters (73%) of social media users admit they find it annoying when they see other people's holiday snaps online, with 'hot dog legs on the beach' taking the crown for the most irritating image.

The habit could also be putting people's properties and possessions at risk by inadvertently advertising that no one is home, potentially leaving their home vulnerable to thieves. A third of people who use social media while on holiday (34%), said they posted updates throughout their vacation, although almost one in ten (9%) post a holiday-related update as soon as they leave the house, on their way to their destination.

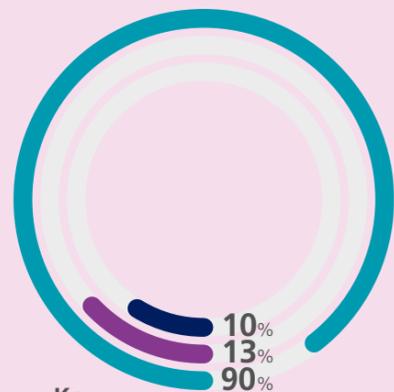


Priorities for 16-24's booking holiday accommodation



- Key**
- Wi-Fi
 - Price
 - Swimming pool
 - Distance to shops & bars

16-24's social media activity when going on holiday



- Key**
- Post updates while on holiday
 - Post updates when leaving house
 - Post updates at airport

Is staying connected more important than price?

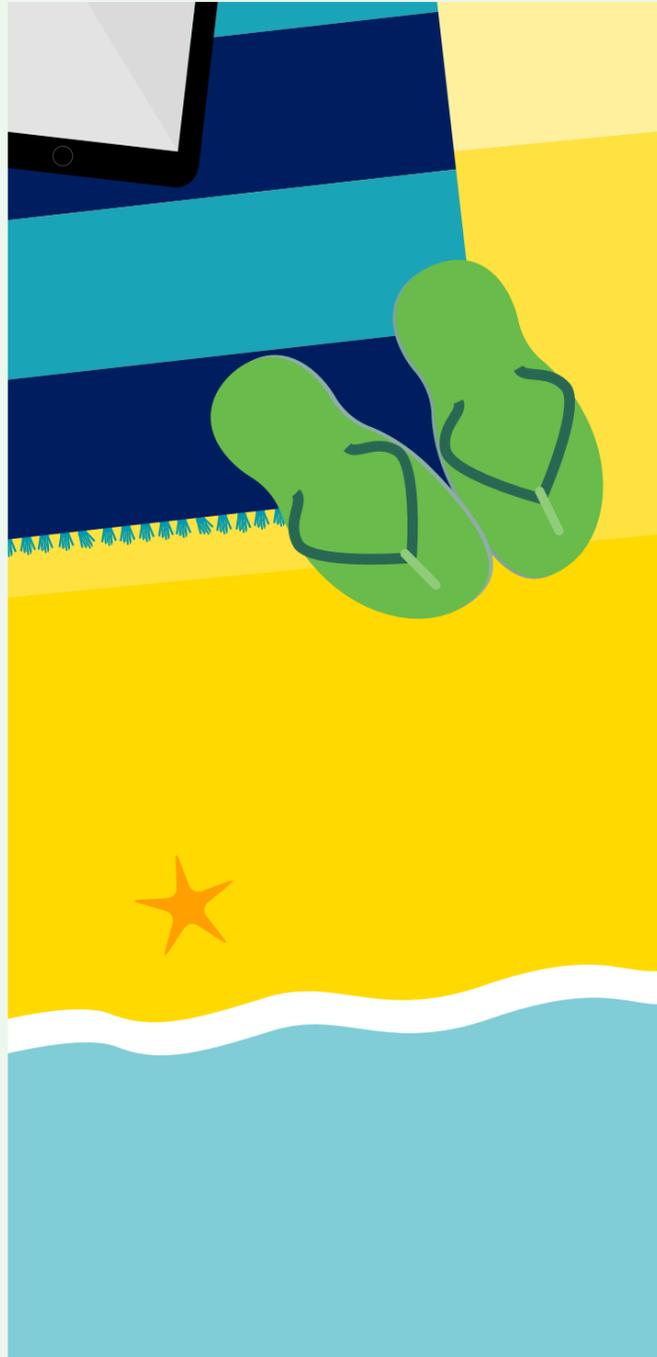
40% of those aged 16-24 years old consider free Wi-Fi to be amongst the top three 'deal breakers' when choosing holiday accommodation – above price (38%), swimming pool (32%) and walking distance to shops and bars (28%).

Nine out of 10 (90%) people in this age group say they post updates to social media while on holiday, compared to nearly two thirds (64%) of holiday makers across all age groups.

In fact, a third of people in this age group who post to social media while on holiday do so before they even get on the plane. One in eight (13%) post an update as soon as they leave the house, while one in five (10%) post an update at the airport.

Holiday reads are also shunned amongst this age group in favour of digital pursuits. When asked to pick the top three things they are most likely to do on holiday, less than a quarter of 16-24s say they would read a book while away – compared to almost a third who post selfies and holiday pictures to social media while on vacation.

When asked to pick the top three things they are most likely to do on holiday, less than a quarter of 16-24s say they would read a book while away.



Conclusion

Having at least one foreign holiday is one of the most important financial expenditures people will make this year. Digital technology is changing everything from how we book a trip to how we spend our vacation.

The postcard looks set to be a relic of the past with holidaymakers favouring a social media update to let their family and friends know about the wonderful time they are having on holiday. This could be symptomatic of the societal shift towards 'immediacy' that new technology has enabled. Younger holidaymakers prioritise having wi-fi while on vacation over the cost of the holiday itself which suggests, for this generation at least, the benchmark of a good holiday is being able to share the creation of memories with a wider social network.

While digital technology is certainly enhancing the holiday experience, it does also come with risks. There is a real concern that checking-in on social media while away could leave your home vulnerable to burglars. Also, when does the sharing of holiday memories and experiences

in real time with a wider network of family, friends and acquaintances become a priority over spending time with the people with whom you are on holiday?

Whatever our individual priorities for a great holiday, it's safe to say that falling ill either before a holiday or while abroad would certainly spoil a vacation. A holiday is, for many, not only a highlight of the year but also an important financial investment. As insurers, it's our responsibility to help protect customers whether it's covering the cost of cancelling a holiday when illness unexpectedly strikes or getting them access to the right medical treatment wherever they are in the world.

Appendix

See page 5

1	Denmark Legoland – 14 nights including 2 x day tickets, hotel, flights		£3,710
	Legoland Hotel + 2 days tickets	14 nights	£3,320
	Flights – Stansted to Billund with Ryanair		£390
2	Majorca – 14 nights including hotel, flights, transfers, B&B		£3,296
3	Center Parcs, Longleat and Longleat Animal Park		£3,284
	Center Parcs, Longleat x 7 nights	7 nights	£1,112
	Travelodge near Longleat x 7 nights	7 nights	£2,028
	Longleat Animal Park x 2 day tickets	Tickets x 2 days	£144
4	UK Legoland and South Downs National Park		£3,187
	Legoland Hotel x 5 nights + 2 x day tickets	5 nights	£1,595
	Comfort Inn near South Downs x 9 nights	9 nights	£1,592
5	Rhodes, Greece – 14 nights including flights, transfer, B&B	Hotel, flights, transfers, B&B	£2,898



6	Butlins, Skegness and Hunstanton (inc 1 day ticket for Sea Life centre)		£2,539
	Butlins	7 nights	£1,102
	Hunstanton Best Western	7 nights	£1,394
	Sea Life Centre	Tickets x 1 day	£43.68
7	Thorpe Park and London sightseeing	Park tickets for 2 days	£2,153
	Thorpe Park Hotel + 2 x day tickets	5 nights	£691
	Covent Garden Travelodge	9 nights	£1462
8	Alton Towers and Peak District	Park tickets for 2 days	£1,870
	Alton Towers – 5 nights + 2 x day tickets	5 nights	£1,075
	Premier Inn near Peak District	9 nights	£795

* [click here](#) for source information