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The Importance of Travel Insurance

By Karen Zastudil

The Importance of Travel Insurance

by: **Karen Zastudil**

You've finally saved enough to go on that dream vacation you've been planning. Now you're wondering if you should buy travel insurance. Do I really need to go to the extra expense? All I can lose is my luggage, right?

Guess again! Anything can go wrong while you are traveling, and I strongly favor buying a policy.

Most travel insurance policies are designed for a variety of travel needs but, I emphatically advise reading the fine print of any policy you purchase regarding any deductibles and health situations. You many find your policy won't cover pre-existing conditions that may cause a problem, or that the medical coverage is only for an injury or an illness -- not both. For emergency aid, travel insurance polices are generally dependable and affordable, but there are still a myriad of gaps in the coverage provided.

You can find polices designed for almost any type of trip you may be planning, such as a single trip for hunting, backpacking, cruises, house rentals, and a host of others. But, the specific types and amounts of coverage you get depend on the policy you choose. It's important to remember that you will only be covered for what is specifically stated in your policy and for nothing else.

Most policies cover trip cancellation, lost baggage, medical, dental, and accidental death coverage. Other policies include emergency evacuation, 24 hour travel assistance, and trip or baggage delay. You may even find policies that include options for collision or damage to rented cars and business conflicts. There are many options that can be covered, but you will have to ask.

The premiums for the policies are generally 5% to 7% the cost of your trip, but fees will vary depending on the your medical history and passengers ages. Many companies offer policies that will include coverage for children at no extra charge.

The Importance of Travel Insurance

It is best not to buy your travel insurance from your tour operator. I've listed a few reasons why it may be better to purchase through an insurance company separately.

Most travel insurance policies offered by the operator are less flexible to your individual needs;

Provide a lower amount of coverage;

May only cover a portion of the trip;

Your coverage may be secondary and the insurance will only pay for what you own private health or homeowner's insurance does not cover;

May duplicate coverage you already have;

In the event the tour operator liquidates and goes belly up, you would lose not only your trip, but also your premium.

Many travel agents are not fully knowledgeable when it comes to understanding the details of various travel insurance policies and may overlook something that could be important to you or your family and few offer suggestions. Buying travel insurance may be less expensive purchasing through your tour operator or cruise line, but for the reasons listed above, you should really check around.

If you do choose to buy your policy from your tour operator, be sure to use a credit card. Depending on the policy of the credit card issuer, you may be provided with protection against potential default of the operator.

When buying your policy from an insurance company:

Always get quotes from several companies

Ask if the plan is pre-packaged or if you can custom design your own

Can you waive the pre-existing condition exclusion

Ask if you are covered for cancellation due to a terrorist incident. Don't count on the company to provide information

Ask any question you can dream up and

Do ask for suggestions

A good site to reference for multiple travel insurance quotes is

. (I am not affiliated

The Importance of Travel Insurance

with this site in any way. I just like the site!) Enjoy your next trip and I hope the odds are with you and that you will never have to file a claim on your travel insurance policy.

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Karen is a graduate of Cleveland State University and is a freelance writer. Visit her website at

– A site of general interest to women. Topics include: Pregnancy,

Children, Parenting, Health and wellness, Diet and Fitness, Relationships, Money, Travel and more.

Travel Insurance UK

By Judith

While we choose to travel, very few of us realise the importance of travel insurance even though our travel agents tell us a whole saga about its importance. It's only when we encounter emergency situations like theft, flight cancellation, medical emergencies et al that we realize the importance of it.

Travel insurance is defined as the promise of reimbursement in the case of loss of your health and belongings when you are on a trip.

When we are on for a trip, we open ourselves to many risks and emergency situation which may cause tension and thus make our trip a stressful one.

Let's find out what all situations you might confront during your travel:

- Cancellation or Delays: If for some unexpected or unknown reason your flight gets delayed or cancelled, your travel insurance will cover you. The cover even includes bankruptcy of the airline.
- Medical Emergencies: If you fall sick or are injured during your travel, your travel insurance will give you financial coverage.
- Loss or Stolen: If your luggage gets lost or stolen during your trip then your travel insurance will cover you as per the plan policy.

While taking up travel insurance cover most of us think about small things like luggage, cancellation and delays. It tends to skip our mind that travel insurance also takes care of major issues like our illness and accidents which we might encounter during our trip. It takes care of hospital and medical treatment while you are abroad.

Travel..... whether for business or pleasure should be accompanied by travel insurance. Travel insurance is specifically designed to cover you against the possible risks you may experience while travelling abroad. Travel insurance makes you prepared to tackle any unexpected situation that may arise while you are on move and gives you peace of mind.

The Importance of Travel Insurance

So, next time when you will be on for a trip abroad, make sure to cover up yourself with travel insurance. There are wide number of providers who can offer you travel insurance. The cover and the options will vary according to the company policy.

So, before applying for travel insurance make sure to shop around and find out the right cover which beseems your circumstances and requirements perfectly. Don't opt for the first insurance cover that comes your way. Explore the market; educate yourself with all the terms and terminologies of the travel insurance cover that will help you to avail the best travel insurance.

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Judith Earl, Profesor finance deptt. MUN,

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