

Top Reasons To Purchase Travel Insurance Coverage

Travel insurance is designed to cover both you and the cost of your travel arrangements against a variety of unforeseeable reasons that may affect you or your travel plans. Emergencies happen when you least expect it. Travel insurance provides coverage and like most insurance, the answer is a question of risk and your tolerance for taking risks.

Here is a list of some of the top reasons travel insurance is necessary to protect your travel investment.

The Trip Is “Out of Network” For Your Health Insurance, or, you are covered by Medicare :

Emergency Medical coverage during the trip is the number 1 reason to consider travel insurance. Check your medical / health insurance coverage in the event you get seriously sick or hurt in another country. “Foreign medical facilities and providers require cash payment up front and do not accept U.S. insurance plans. Medicare generally doesn’t cover health-care services when traveling out of the country. If your health insurance adequately covers you during the trip, you may consider a travel insurance plan with low medical limits to save money, while still protecting against delays and cancellations. However, if you know there is zero coverage or large out of network costs to use your health insurance during the trip, a higher Emergency Medical limit on your travel insurance plan is more valuable.

Medical Evacuation Could Bankrupt You

If you get seriously sick or badly hurt traveling overseas, and must be taken via private plane or helicopter to the nearest high-quality hospital, the cost can be enormous. Medical evacuation can cost six figures — not including the cost of getting home. Medical Evacuation Coverage is compulsory for travel to most remote destinations and lodge to insure transportation to the nearest appropriate facility providing appropriate treatment for your injury. It can also pay for specialized transportation to bring you home, once your condition is stable.



Your Trip Is Non-Refundable

You made an investment by booking your holiday, so what happens if you can’t travel? Sadly, more often than not, strict cancellation penalties apply, leaving the traveler with no money back and no vacation. Trip Cancellation and Trip Interruption coverage in travel insurance can reimburse the pre-paid and non-refundable expenses if the trip is cancelled for a covered reason. These can include medical reasons, weather delays, terrorist attacks and financial default of a travel supplier, among other reasons. If your concerns don’t fit into the covered reasons, consider Cancel For Any Reason coverage. Even the best-planned trips sometimes have to be canceled.

The Relative You Didn’t Know Was Sick

Sickness, injury or death of a family member is one of the most commonly claimed reasons for Trip Cancellation. Many people will consider the health of aging parents or grandparents when planning a trip, but be sure to consider travel insurance plans that cover more family. The policies offered by Safariline with Trip Assure & MHRoss include: Aunts, Uncles, In-Laws, Step Children, Foster Children, Domestic Partners and more, even if they are not traveling with you. Travel insurance can reimburse your pre-paid and non-refundable expenses if you cancel or interrupt for this reason,

You Decide To Cancel

You change your mind about the trip. The one coverage benefit that allows you to make this choice without having to explain why is called Cancel For Any Reason. There are requirements to qualify for this coverage: the plan must be purchased within 15 days of the initial trip deposit date, the full trip cost must be insured, and the last chance to cancel the trip is 2 days before departure. If these requirements are met, you can still be reimbursed 75% of your trip cost.

Weather Delays & Hurricane Season –

Weather is unpredictable; planning months or years ahead means you won't know if there will be a storm, and if a storm is forming as the departure date approaches, you cannot be sure of its path. Many plans include multiple covered reasons for Trip Cancellation and Trip Interruption that can apply to hurricanes: mandatory evacuations, flight delays, damaged accommodations, and hurricane warnings. For those who rank hurricanes high on their list of concerns, consider Cancel For Any Reason coverage.

Small Costs Add Up

A single flight delay may not seem like enough to significantly impact your trip, but the totality of expenses and non-refundable payments could be more than you realize. There could be multiple meals and hotel expenses in a city you had not planned to stay. A longer delay could mean a missing a connecting flight, tour or a cruise ship departing without you. In addition to extra expenses to reach the destination, it is possible that you've missed the first day or several days of the original trip, and won't get a refund. Comprehensive plans offer Trip Interruption, Trip Delay and Missed Connection coverage benefits to help recoup these types of unplanned expenses and prepaid costs that are not refunded.

Flight Delays Are Too Common

Only 80 percent of U.S. flights arrive on time, so whether the delay is short or long it could impact making a tour, cruise or connection. If the airline delays your flight more than 6 hours, you can be reimbursed for food and lodging, as well as additional transportation costs

You Are Called In To Work

One of the first steps in travel planning is making sure the scheduled dates are approved by your employer. However, work emergencies can happen, and even the most cautious planners could have this backfire. Plans can cover Trip Cancellation and Trip Interruption if your employer revokes previously approved time off and is requiring you to work.

Your Belongings Are Important - a missing bag can ruin your trip.

Airlines mishandle bags every day which are lost or temporarily misplaced. Travel insurance includes two coverage benefits that can help with luggage fiascos.

- The Baggage Delay benefit can reimburse for these necessary items (clothes, toiletries, etc), if your bags are delayed by the airline or other common carrier by at least 12 hours.
- For luggage that is permanently lost, damaged or stolen, the Baggage and Personal Effects coverage can help. Similar to a homeowners or renters insurance claim, this can reimburse the actual cash value of those items, up to the limits in the plan.

Be sure to have an inclusive policy that covers

Cancellation or Interruption, Medical Expenses, Baggage damage or Travel Delay and additions such as one-call 24-hour Traveler Assistance Service to help you with emergency situations which occur during Your Trip.

