

Travel Insurance Guide

Why Consider Travel Insurance?

Travel is exciting, but unexpected events can happen before or during your trip. Travel insurance can help protect your financial investment and provide assistance if your plans are disrupted.

What Travel Insurance May Cover

Coverage varies by policy, but many plans may include:

Trip Cancellation

If you need to cancel your trip for a covered reason before departure, you may be reimbursed for eligible prepaid, non-refundable expenses.

Examples may include:

Covered illness or injury

Certain family emergencies

Other covered events listed in the policy

Trip Interruption

If your trip is cut short due to a covered reason, a policy may help cover eligible unused travel arrangements and additional transportation costs.

Emergency Medical Care

If you become sick or injured while traveling, some plans may help cover eligible medical expenses. This can be especially valuable when traveling internationally, where your regular health insurance may provide limited or no coverage.

Emergency Medical Evacuation

Some policies help cover transportation to an appropriate medical facility if medically necessary.

Baggage Coverage

May provide reimbursement if your luggage is:

Lost

Stolen

Damaged

Some plans also include benefits for baggage that is significantly delayed.

Travel Delay

If a covered delay causes unexpected expenses—such as meals or overnight accommodations—your policy may help reimburse eligible costs.

What Travel Insurance Often Doesn't Cover

Policies differ, but many do not cover:

Changing your mind about traveling

Known events or conditions excluded by the policy

Routine medical care

Losses caused by participating in excluded activities

Claims outside the policy's terms and conditions

Always review your policy carefully to understand what is and isn't covered.

When Is Travel Insurance Especially Worth Considering?

Travel insurance is often worth considering for:

- Cruises
- International vacations
- Expensive trips
- Multi-destination itineraries
- Family vacations
- Trips during hurricane or winter storm seasons
- Travel involving multiple flights or connections

Common Questions

Is travel insurance required?

Some destinations or travel suppliers may require proof of coverage, while others do not. Requirements vary.

Does my health insurance cover me abroad?

Many U.S. health insurance plans offer limited or no coverage outside the United States. Check with your insurance provider before you travel.

When should I purchase travel insurance?

Many travelers choose to purchase coverage soon after making their initial trip deposit to maximize available benefits and ensure coverage is in place before unexpected events occur.

Can I buy travel insurance after booking?

Yes, in many cases you can purchase travel insurance after booking your trip. However, certain time-sensitive benefits may only be available if coverage is purchased within a specified period after your initial trip payment. Review the policy details for deadlines and eligibility.

Tips for Choosing a Policy

- Compare coverage options, not just price.
- Read the policy's exclusions and limitations.
- Check coverage limits for medical expenses, baggage, and trip cancellation.
- Consider the total value of your trip.
- Choose a policy that matches your destination and planned activities.

Cruise Travelers

Cruises often involve multiple prepaid expenses and international ports. A travel insurance policy may provide valuable protection if a covered event affects your trip before or during your cruise.

All-Inclusive Resort Travelers

Many all-inclusive vacations include prepaid accommodations and transfers. Review your policy to understand what protection may be available if your plans change due to a covered reason.

Before You Purchase, Ask yourself:

- What is the total value of my trip?
- Am I traveling internationally?
- Would I be comfortable paying out of pocket if I had to cancel?
- Could I afford emergency medical care or transportation if something unexpected happened?
- Have I reviewed what my existing health and credit card benefits already provide?

Final Thoughts

Travel insurance isn't one-size-fits-all, and every policy is different. Understanding your options before you travel can help you make an informed decision and choose the coverage that's right for your trip.

Disclaimer

This guide is for general informational purposes only and is not a summary of any specific insurance policy. Coverage, exclusions, limits, and eligibility vary by provider and plan. Always review the full policy documents and consult the insurance provider with any questions before purchasing coverage.