

## 7 Secrets About Travel Insurance

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Got a cheap flight and you are going on an overseas vacation? Got the passport, the hotels booked, the tickets are ready, bags are packed and you are ready to go. Wrong!! Don't you think about leaving home without taking out travel insurance.

You are probably thinking I don't need travel insurance. If you are it could be an expensive mistake. While on vacation any of the following could happen:

- ? Get injured in an accident
- ? Suffer from illness
- ? money, luggage or passport stolen
- ? an incident requires your family to travel to your side while you are overseas

If any of the above happens to you it is not a pleasant experience. A worse case scenario is that you could end up being stuck in hospital at great personal expense. The good news is that you can cover these risks and more by purchasing travel insurance before you head off on your vacation.

What exactly is Travel Insurance?

Travel insurance is available for you to purchase in order to protect your costs against interruption and cancellation. Travel insurance also provides coverage for medical, delayed travel and damaged, lost or stolen property. A result of taking out travel insurance is that you are reimbursed if your vacation is cancelled or you cut short your vacation. A traveler is also covered if there is a situation that requires medical treatment or a medical evacuation.

Types of Travel Insurance

There are many major categories of travel insurance. They are as follows:

- ? Trip Cancellation -
- ? Trip Interruption
- ? Medical/Health
- ? Medical Evacuation
- ? Accidental Death
- ? Travel Delay
- ? Baggage Loss

? Rental Car Damage

? Assistance Services

### What to check in small print

When comparing travel insurance options you should pay attention to what is in the small print. Have a look at the exclusions that may apply. Exclusions may result in you participating in dangerous sports, death or injury resulting from acts of terrorism or through acts of nature. Other exclusions may come about if you are under the influence of alcohol and are injured or if you have some problems that result from a previous ailment that you did not notify the insurer about.

Where are you most likely to be injured?

? While out on the roads

? While at the beach

? In a hotel

? In remote places

? Out on the ski slopes

### What to Look for in your travel insurance policy

When you are shopping for travel insurance do your best to come up with a good price and have the right product instead of deciding to travel without getting travel insurance. Just remember cheap travel insurance is not always best as you may miss out on important cover. Look for multi-trip insurance if you are a business traveler making multiple trips in a year or if you are lucky enough to have multiple vacations per year.

You should be covered for the items in the list below:

? The full period of time that you are on the vacation

? Any sports or activities you are thinking of participating in. Something like jet skiing would normally be excluded from policies. If you ask about jet skiing coverage you may get extended coverage, if not try other companies.

? Health and Medical, should include assistance and emergency service 24 hours a day

? Stolen, lost or damaged possessions

? Personal Liability if you accidentally injure someone else or their property

? Cancellation of your trip

What do you need to do when you are on vacation?

? The number one thing to do is take your policy and also take the 24 hour emergency contact number with you

? Be aware of what you have to do if you come across a problem, for instance your insurer may want you to contact the support number just when a problem is encountered

? If something does take place make sure you collect as much supporting paperwork as you can ? items that you may consider are medical bills, police reports, tickets and receipts. Doing this can help prove your claim

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