



# Pack your Bags



## Your Guide to Travel Insurance

**When planning a trip, you may focus on the amenities and activities at your destination, but before you pack your bags and head out, you want to make sure you are prepared for any unexpected travel obstacles.**

Travel insurance protects your financial investment in your trip and can prevent extra costs that can occur when traveling due to:

- lost baggage
- last minute cancellations
- medical emergencies

Travel insurance can also offer assistance locating resources such as medical services, interpreters and passport replacement services.

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## THREE MAIN TYPES OF TRAVEL INSURANCE



**Trip Cancellation Insurance** – provides coverage for pre-paid non-refundable travel expenses. Coverage circumstances vary by policy so ensure you understand the policy cancellation guidelines before purchasing.



**Travel Health Insurance** – provides coverage for accidents and emergency medical and dental services during your trip. This coverage is needed when your travel destination(s) fall outside of your primary health insurance coverage area.



**Medical Evacuation Insurance** – provides coverage for emergency evacuation expenses such as airlifts and medically equipped flights back home or transport to a medical facility that will provide appropriate care.

### Trip Cancellation Insurance



### Travel Health Insurance



### Medical Evacuation Insurance



	Trip Cancellation Insurance	Travel Health Insurance	Medical Evacuation Insurance
<b>When to get it</b>	Domestic and International Travel	Domestic or international travel locations outside of your primary health insurance coverage area	Travel to remote destinations or locations without adequate medical care
<b>What it covers</b>	Financial investment in trip: flight, cruise, train tickets, etc.	Emergency and/or routine medical services during trip	Emergency evacuation expenses such as medically equipped flights back home or transport to a suitable hospital
<b>Coverage Considerations</b>	Do the cancellation circumstances covered fit your needs? Ex: sickness causing cancellation, death in the family cancellation, last minute cancellation for any reason.	Does the policy offer coverage in the regions that you will be traveling in? Does the policy make payments to the hospital/facility directly or is it a reimbursement?	What are the coverage terms and restrictions? Be sure the coverage is enough to cover emergency transport, which can cost over \$100,000 without coverage.
<b>Read the fine print</b>	Determine if the coverage includes cancellation protection due to disease outbreaks at intended travel destinations and what any restrictions might be.	Check for policy exclusions for pre-existing health conditions or specific travel activities, such as scuba diving or hang gliding.	Be sure the policy provides a 24-hour physician support center to ensure you have coverage at all times during your trip.
<b>Overlapping Coverage Possibilities</b>	Is there any type of travel health/medical coverage included in the policy?	Does the policy cover medical evacuation if the travel destination does not have medical facilities?	Some transportation services may be offered as part of a travel health insurance.



Before purchasing travel insurance, assess your personal coverage needs and specific circumstances at your travel destination(s) to determine the types and amounts of coverage needed.

➤ Are there any travel insurance options offered through your credit card or any membership programs (travel organizations, wholesale warehouses, etc.) that provide trip cancellation or travel health coverage?

➤ What coverage does your primary health insurance offer in consideration of travel out of state and internationally? Are there current health conditions or medical service restrictions to be aware of at your destination?

➤ What is the distance to and availability of both emergency and routine medical care at your destination? Does your primary health insurance offer medical evacuation during travel/at your destination?

## Supplemental Plans

Additional supplemental plans may be available to add on to a travel insurance policy including coverage for lost baggage, rental car insurance and travel delays that may result in unexpected expenses such as hotel stays or meals. When purchasing travel insurance, research the supplemental plans available from the provider and compare them to your specific travel needs.

**BE SURE TO REVIEW IF ANY COVERAGE IS ALREADY OFFERED WITH THE PURCHASE OF THE TICKETS OR THROUGH YOUR CREDIT CARD COMPANY.**

Some travel companies include basic cancellation coverages with the ticket purchase. Additionally, credit card companies may include cancellation coverages or additional travel coverages that will save you from purchasing additional travel insurance. Review all coverage options in each insurance policy and through your travel and credit card companies to ensure you are not overlapping coverage or leaving gaps in coverage you require.

## How To Purchase Travel Insurance

Travel insurance can be obtained through a few different ways. Before purchasing insurance, you want to decide the level of coverage you need and research if any options are already included in your trip when tickets and amenities were purchased.



### CREDIT CARD COMPANIES

Some credit card companies offer a level of travel protection when you purchase items using their card. Consult with your credit card company to find out if any trip cancellation or rental car insurance is covered automatically. Travel insurance offered through credit card companies is usually a set amount and not customizable. Be sure to review all coverage options automatically included to ensure you are not paying for additional coverage you already have.



### TRAVEL AGENT AND TRAVEL RESERVATION SITES

Travel insurance options are often offered when booking flights, hotels and car rental through travel agencies and online on travel reservation sites. Coverage through these sources is usually inexpensive but not always customizable. Be sure to review all coverage options to ensure the policy fits your needs.



### TRAVEL INSURANCE COMPANY

Travel insurance companies offer policies that you can buy directly from them, most often through their website. This method of obtaining travel insurance usually offers the most customizable coverage which is useful if you are traveling to destinations not covered by other policies or if you have specific medical coverage needs.

## Cost of Travel Insurance



A comprehensive travel insurance plan typically will cost about **4% to 8% of the cost of a trip**, according to the U.S. Travel Insurance Association.

The exact cost will vary depending on insurance provider, current promotions and the following factors:

- **Length and cost of the trip**  
Typically, the longer and more expensive the trip, the higher the policy cost.
- **Cost of local healthcare**  
High healthcare costs in your destination can drive up the price of travel insurance.
- **Medical conditions**  
Coverage for pre-existing conditions may increase the cost of travel insurance.
- **Amount of coverage**  
Usually, the more thorough the coverage and the more risks the policy covers, the more it will cost.
- **Your age**  
Generally, the older you are, the higher the price.



TRAVEL CAN BE UNPREDICTABLE BUT REVIEWING YOUR TRAVEL INSURANCE OPTIONS AND DETERMINING YOUR SPECIFIC COVERAGE NEEDS MAY BE WELL WORTH THE ADDED SECURITY.

## Keep All Travel Expense Documentation

Be sure to thoroughly document all of your trip costs and keep all receipts, invoices and confirmations. If for any reason your trip is cancelled, you will need receipts and itemized bills for all expenses. Documentation needed for travel reimbursement may include:

- Receipts and itemized invoices
- Travel confirmations and/or contracts from all entities (travel agency, hotel, car rental, tour operator, etc.)
- Explanation of the cause of the trip cancellation or interruption
- If medical related, explanation of medical restrictions and proof of physician visit or payment
- Original unused tickets
- Copy of any refunds received from travel entities

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