5 Most commonly used excuses when it comes to buying travel insurance

Bajaj Allianz Travel Insurance

The year is 2017 and travelling has become an integral part of people's lives. Whether it is the young who travel to feed their souls or the middle aged who have started travelling for business expansions or even the old who travel to relax and enjoy life post their retirements people have now started traveling more than ever before.

Be it the seasoned must-go-to places like New York or Paris or the new exotic favorites for travelers like Ibiza or Cambodia there really isn't any place too far for travelers to go to today !

All this and yet people get reluctant when it comes to insuring themselves for these travels and adventures. A lack of proper awareness over travel insurance could be a primary reason but there are also a few classic excuses that people give when it comes to purchasing travel insurance.

**The most commonly given excuses why people don't buy travel insurance**

* **I have planned my trip well and nothing could possibly go wrong:** Imagine driving to the airport, all packed and ready and then getting one phone call that changes all your travel plans! The thing with life is, that medical emergencies or mishaps with your dear ones can occur just about any time! For such situations, it is always wiser to be insured and to get covered from any unforeseen mishaps that can change your travel plans.
* **Nothing can happen to my luggage:** Losing our luggage or the Airlines delaying it is something that can happen to the best of us. A survey found out that every year as close to 24 million bags get lost or delayed at airports. Something like that is enough to turn that dream vacation of yours into a nightmare! To stay prepared for such nightmares it is always better to have travel insurance while traveling. Your insurance policy will help cover the miscellaneous costs while your baggage finds its way back to you.
* **Buying travel insurance is expensive:** People spend a lot of money on their trips and are unwilling to spend on insurance. Somehow travel Insurance is still considered as an unnecessary expenditure by people. The fact that travel insurance is expensive is actually in reality, a myth that needs to be busted! Besides whatever may be the cost of your policy, it will always keep you in good stead if you ever face any mishaps or perils on the trip.
* **I have health insurance and will use it in case of medical emergencies:** People think that having health insurance will keep them safe and covered even on their travels. Unfortunately what people don't know is that most of the domestic health insurance policies are not applicable when it comes to international travels. With the domestic health insurance being inapplicable in foreign countries, it is always better to buy travel insurance and stay safe and covered!
* **Travel Insurance is so short lived:** Agreed that your policy loses its validity the minute you land back in your country, however there is no argument to the fact that being covered and having some support if anything bad were to happen- this thought is enough to keep you calm and confident while traveling .

These were some of the most commonly used excuses by people who get apprehensive about purchasing travel insurance. Now that they have been busted for good, don't forget to equip yourself with travel insurance before taking that flight for your adventure. To understand travel insurance better, visit the [Bajaj Allianz website](https://www.bajajallianz.com/Corp/general-insurance/general-insurance.jsp) today and [safeguard your adventures](https://www.bajajallianz.com/Corp/travel-insurance/travel-insurance.jsp) with the best in the industry!