Know Your Travel Insurance!

Bajaj Allianz Travel Insurance

Traveling makes us all happy. They say to travel is to truly live and enjoy life to the fullest. However, travelling without an insurance may restrict your movements and will not really allow you let loose, as you only will be held responsible for the consequences if anything went wrong.

Imagine being in a different country or being away from home, not knowing the language of the land and then imagine falling ill or losing your belongings. Such an instance would be enough to turn your dream holiday into a complete nightmare. Therefore, it's no surprise that travel insurance should be one of the first things one must equip oneself with before taking that flight into the sunset.

While purchasing travel insurance is important, what is equally important is to be well-versed with the policy including all the technical terms, which can give even the most seasoned traveler some nail biting moments.

**Following are some of the terms that every traveler with an insurance policy should know:**

* **Passport and Travel Documents:** Your travel insurance policy will cover all the costs borne if you happen to lose your passport or other travel documents. Also the travel insurance company will help you in getting a temporary make-do passport from the nearest consulate office.
* **Delayed Baggage:** The delayed luggage facility covers the cost of basic clothing and toiletries that you as a traveler will need to purchase if the airlines that you traveled on, delays your baggage. The points to keep in mind with this facility are that firstly, you should keep all the receipts of the purchases made so that the insurance company can reimburse them and secondly that a letter from the airlines stating that your luggage has been delayed must be kept in handy so that it can be submitted to the insurance company as proof!
* **Emergency Medical Expenses:** Many countries abroad have expensive medical aid. What adds to the tensions of the traveler is when you are not aware of the various treatment procedures and the unanticipated costs associated with it. The insurance policy provides assistance during such medical situations that can take place when youâ€™re on the go! The company also provides the insured with a set of helpline numbers which connect the traveler with the empanelled medical facilities.
* **Personal Accident Cover:** This facility aims to cover the insured if ever during his/her travel, he/she faces permanent disability or worse, death.

These were some of the important terms associated with travel insurance. Here's hoping they help you while [purchasing the most suitable insurance policy](https://www.bajajallianz.com/Corp/travel-insurance/travel-insurance.jsp) before your next trip abroad. To equip yourself more with insurance related terms and to truly become a jet-set traveler, visit the [Bajaj Allianz website](https://www.bajajallianz.com/Corp/general-insurance/general-insurance.jsp) today!