

Does My Credit Card Cover Air Ambulance Services During Travel?

Credit cards seem to fill the pockets and purses of nearly every traveler around the world. Premium credit cards frequently offer benefits and perks for travelers. These little extras lure consumers into using their specific credit card to make travel purchases. If you use credit cards when you travel, it is important to learn about the specifics for your particular card.

Does your credit card cover lost or stolen items away from home? Does the card cover air ambulance services in an emergency? Learning about such benefits will help you prepare for your next trip whether it is across the country or around the world.

Begin your quest for answers by digging out your paperwork from your credit cards. Start combing through the fine print to see what your premium credit card covers and what exclusions apply. After doing a little detective work, you will undoubtedly realize that you do have some coverage during your trip away from home. Credit card companies will typically pay for lost or stolen luggage or other personal goods during a trip, but this feature is only effective after a deductible has been applied. Of course, all credit card agreements are different, so check your card to be certain.

If a medical emergency should arise, the credit card coverage may pay to have you transported to the nearest medical facility. Your premium credit card may even pay to have someone fly to be with you. Yes, this is quite a nice benefit, but the card will not cover expenses to fly you home on an air ambulance to the hospital of your choice to be near family and friends. Also, it will not cover the added expenses of hotel rooms, food, and other expenses associated with the family member traveling and staying in the area so far from home.

Due to this vulnerable situation, many cardholders decide to purchase a membership to an air ambulance service that will cover any fees associated with getting the patient home. Such a company will charge a set fee, typically charged monthly or annually. For this fee, the covered person or family can choose to fly via air ambulance from any hospital far from home to the hospital of their choice. All of this is at no additional cost. Since such a flight home on a medically staffed air ambulance is expensive, this membership can save a great deal of money. One trip on an air ambulance can cost between \$10 and \$75,000.

Even a premium credit card won't cover those expenses.

Before traveling away from home, it is crucial that you learn the ins and outs

of your coverage from a credit card. Even premium credit cards with fabulous benefits may leave you open and vulnerable in a medical emergency. All credit card agreements vary, so read the fine print very carefully.

If you are not guaranteed coverage of a flight home on a medically staffed air ambulance to the hospital of your choice, then you are not adequately covered with your credit card. Additional coverage is necessary to protect yourself, your family, and your wallet.