

The Good and Bad Side of Air Travel Insurance

Many years ago, the necessities of life would have been just food, water, clothes, and shelter. But in today's modern times, the things that used to be called luxuries are now considered necessities. One good example is insurance. Before, insurance was considered a luxury because only the rich individuals can afford as it is quite expensive. But because of the market competition in the insurance industry, prices have gone down and now insurance policies are much more affordable, even air travel insurance.

The usual way of traveling abroad or to a distant place is through air, by plane. Whether you're traveling domestically or internationally, you will be protected if you have travel insurance. You will never know what's going to happen in your vacation or travel so it would be best to have yourself insured.

By securing air travel insurance, you can skip some of the usual hassles of traveling. For instance, trip delay, flight cancellation, lost luggage, car rental cancellation, hotel cancellation, emergency needs, medical needs, and death are usually covered by travel insurance. Other types of insurance policies have an age requirement but with this type of policy, there is none. So how can you secure one?

You can either contact an agent or you can log on to the online sites of the different insurance providers and apply online. You need to provide some pertinent personal information and you can already get instant quotes online. Between the two options of applying for travel insurance, the online application is easier and a lot faster. You can choose whichever is more suitable for you because in any way, you can still purchase the air travel insurance.

You have to understand thoroughly the coverage of air travel insurance. As the word suggests, it only covers the flight. So if you meet an accident while you're already in your vacation, you can't be covered by the insurance. If you need medical attention or you're in an emergency state before and during the flight, your insurance will cover it but anything that happens after the flight, it's all yours to shoulder. This may be one reason why some people don't like to purchase air travel insurance. However, if you already have an existing insurance policy that covers your travel abroad, additional air travel insurance is a wise decision.

There are some advantages of air travel insurance. You see, the policy is considered a short-range accidental death and life insurance. If a plane crash happens and your either maimed or killed in it, your family will be compensated for it. Usually, the coverage is about \$100,000.

The air travel insurance policy is then terminated once you get off the plane. Remember that the insurance policy can be used only in commercial flights and not in private air travel. The policy must be purchased before you board the plane. The cheapest policy can be bought for \$12 for each individual but there are also family rates available.

When purchasing an air travel insurance policy, you must not forget to read the fine print. You must understand it fully so that in the event of an accident, there will be no untoward incidents once you claim for the coverage. Traveling by air will be safer and relaxing with your insurance policy, so get one now.