

Title:

A Most Trusted Travel Buddy

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459

Summary:

Traveling is a great way to gain new experiences and learn a new culture. However, it's not too much fun to travel with the thought of your safety hanging over your head right? Because no matter how everything seems to be well-planned, you know that something will inevitably go wrong. Accidents, loss of possession, or an urgent return trip might disrupt your travel plans. It is for these reasons that travel insurances are necessary. But then again, there are lots of insurance...

Keywords:

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Article Body:

Traveling is a great way to gain new experiences and learn a new culture. However, it's not too much fun to travel with the thought of your safety hanging over your head right? Because no matter how everything seems to be well-planned, you know that something will inevitably go wrong. Accidents, loss of possession, or an urgent return trip might disrupt your travel plans. It is for these reasons that travel insurances are necessary. But then again, there are lots of insurance choices out there. It's of no use to you if you end up with a lousy policy right? Here are a few considerations you must think about before deciding to purchase your own travel insurance.

First, consider your travel habits. Do you go abroad? How long do you stay on a particular place? What mode of transportation do you frequently use? If you travel all over the world, be sure that your policy is accepted anywhere. Also, make certain that your policy covers basic travel insurance claims such as medical expenses, loss of luggage, repatriation expenses, cancellation of trips, and liability. If possible, ask for a list of agencies and institutions where you can get emergency assistance and where your policy is recognized. Check and inquire for exclusions. Exclusions in policies might include injury or loss of possessions during terrorist attacks and the bankruptcy of the agencies covered by your policy to meet your needs. It is a good idea to check the status of the establishments where your insurance is honored.

Secondly, a good travel insurance will cover pre-existing situations. These

conditions might include medical or health problem that you have prior to buying insurance. Disruption of a trip caused by a medical emergency or sickness by a member of your group will also be covered a good policy. However, age is of importance since most policies exclude people who are over the age limit. It is important to consider this if you frequently travel with the elderly.

Third, age is probably the most important factor with travel insurance. Most insurance policies do not cover people who are over the age limit. The age limit is usually around 65 years of age. People over 65 are usually considered high risk individuals. Check if you and the members of your group are well under this age limit before deciding to purchase policies. Though high risk, older people can still get a high premium insurance. The usual terms under the policy still applies with added benefits.

With these tips, assess your situation and get travel insurance that is suitable to your needs. Next time you travel, arm yourself with a camera, a travel book, and most of all your insurance policy. After all, no one knows when you'll need it.