

TRAVEL INSURANCE 101

KEY REASONS TO BUY



PROTECT YOUR FINANCIAL INVESTMENT:

- A comprehensive policy can reimburse prepaid, non-refundable costs if your trip is canceled or interrupted due to a covered reason, such as:
- Unexpected illness, injury, or death of you, a traveling companion, or a family member.
- Flight cancellation, extreme weather, or natural disasters.
- A legal obligation, such as jury duty.



IN CASE OF MEDICAL EMERGENCIES:

- If you get sick or injured on an international trip, travel insurance can cover:
- Emergency medical and dental care: Pays for doctor visits, hospital stays, and medication.
- Emergency medical evacuation: Transports you to the nearest appropriate medical facility or back home if medically necessary. Without coverage, this could cost tens or even hundreds of thousands of dollars.



TRAVEL DISRUPTIONS:

- Unexpected delays and mishaps can raise travel costs, but travel insurance can provide coverage in such situations.
- Covers extra meal or accommodation costs due to travel delays for covered reasons.
- Covers costs for essentials if luggage is delayed, and reimburses for lost, stolen, or damaged baggage.



OPTIONAL COVERAGE & PEACE OF MIND:

- Cancel for Any Reason (CFAR) coverage lets you cancel trips for non-standard reasons and receive partial reimbursement for an extra fee.
- 24/7 assistance: Most policies include a 24-hour hotline with experts who can help with medical emergencies, rebooking flights, or replacing lost passports.



IS IT ALWAYS NECESSARY?

- Travel insurance is not always necessary, especially for inexpensive, domestic trips where all expenses are refundable. However, it can be a wise purchase if your trip is:
- Expensive and non-refundable: You have a lot of money to lose if you have to cancel.
- International: Your domestic health plan offers little to no coverage overseas.
- Remote or high-risk: You are traveling to a remote destination or participating in adventure sports.



DISCLAIMER: This is for informational purposes only. Review your travel insurance policy for your specific coverage.