

FAQ: TRAVEL INSURANCE



What is travel insurance?

Travel insurance is a short-term policy that may reimburse you if something goes wrong with your trip. It can help cover certain costs related to trip cancellations, travel delays, medical emergencies, or lost baggage.

Travel insurance policies vary by company, so it is important to read the policy details carefully.

What does travel insurance typically cover?

Coverage depends on the policy, but travel insurance may include:

- Trip cancellation or interruption – Reimbursement for prepaid, non-refundable trip costs if your trip is cancelled or cut short for covered reasons.
- Travel delays – Coverage for additional expenses such as meals or lodging if your trip is delayed.
- Emergency medical coverage – Payment or reimbursement for medical treatment if you become sick or injured while traveling.
- Emergency medical evacuation – Transportation to the nearest adequate medical facility if needed.
- Lost, stolen, or delayed baggage – Reimbursement for personal items if your luggage is lost, stolen, or delayed.

What is usually not covered?

Travel insurance policies generally do not cover:

- Pre-existing medical conditions (unless specifically covered or waived)
- Known events that could affect travel (for example, a named hurricane or known strike)
- Travel to destinations under government travel warnings
- Losses due to intoxication, illegal activities, or reckless behavior
- Changing your mind about travel, unless you purchased a special “Cancel for Any Reason” policy

Always review the policy exclusions before purchasing coverage.

How much does travel insurance cost?

Travel insurance cost can vary, depending on:

- The traveler’s age
- Trip length
- Total trip cost
- Destination
- Coverage limits and options

Where can I buy travel insurance?

Travel insurance can be purchased from:

- Insurance companies
- Travel insurance providers
- Travel agents or tour operators
- Online comparison websites
- Sometimes through airlines or cruise lines when booking your trip

Be sure the company or provider is licensed or authorized to sell insurance in your state.

How do I make a claim?

Follow the claims procedure specified in your policy. Common elements are:

1. Contact the insurance company as soon as possible.
2. Keep documentation, such as receipts, medical records, travel itineraries, or police reports.
3. Complete the claim form provided by the insurer.
4. Submit supporting documents required by the policy.

Claims are reviewed based on the terms and conditions of the policy.

Any tips before I buy?

- Compare policies from different companies.
- Read the policy coverage, limits and exclusions carefully.
- Make sure the coverage fits your travel needs.