



## Here's what you need to know about travel insurance

By Bob Cook



In these post-COVID days, one of the most important items you need to purchase when traveling is travel insurance. This has become increasingly important with the myriad of issues that arose when the travel industry literally shut down in March 2020.

There are three things that always should be covered by your travel health insurance coverage, no matter where you go on your trip. **(1) evacuation for medical reasons. (2) Adequate coverage or medical treatment abroad. (3) Adequate coverage to cover costs involved in the event that COVID forces you to quarantine for a period of time during your travels.** Those three are vital core coverage, while other coverage for rental cars, lost luggage and travel delays are important, too.

Here's what to watch out for when purchasing travel insurance: Supplier (tour company, cruise line, airline) self-coverage is usually less expensive than independent travel insurance. However, there are many restrictions that reduce the effectiveness of bargain insurance.

One glaring example that has jumped out recently came from a famous ocean and river cruise line. Passengers bought travel insurance, and when COVID broke out, took a future travel credit. It turned out the

travel insurance did not follow the new reservation and guests were not informed of that. It cost many travelers thousands of dollars.

Why travel insurance? The biggest reason is having coverage against financial disaster. Medical coverage abroad varies by country and what is covered. But the majority of countries require full payment for medical care before allowing you to leave the country.

You can buy insurance merely to cover medical needs, and not protect yourself against costs associated with cancelling your trip. But if you are buying coverage for the complete trip, anything that is fully refundable before you travel does not need to be covered. You can save money by knowing what needs to be covered.

When looking for insurance, check for the following features: Protection in the event of a trip cancellation; coverage for trip cancellations and delays; protection in the event of a trip interruption; medical bills and evacuation benefits in the event of an emergency and baggage misplacement.

It is also important to know what is not covered by travel insurance: Fear of travel, pre-existing conditions, epidemics and pandemics are not generally covered by travel insurance policies. Many policies provide coverage for COVID, but always double check. Some insurance companies offer “cancel for any reason” for a higher price, and provide a 75 percent reimbursement.

You don't drive without car insurance, you have insurance on your home, so it makes sense to travel with insurance.

Be informed and ask questions.

A handwritten signature in black ink, appearing to read "Bob Cathey".

**GO TRAVEL**