

AARP Travel Insurance Advice

AARP Members cannot buy AARP Travel Insurance. It doesn't exist. AARP have decided, instead, to offer some excellent advice for coverage instead.

AARP explains to its members that if they wish to buy travel insurance, an AARP member should follow these guidelines:

Don't buy travel insurance from tour operators, cruise line reps or travel agents.

Do go to an online travel insurance broker (such as [AARDY*](#)), who sell cover from many providers. You can pick and choose to buy trip insurance depending on your needs. Differentiating factors such as destination, trip cost and age will all impact insurance prices. But, travel insurance should cost between 4% and 8% of your total trip cost.

Do not wait too long to buy travel insurance. You can buy trip insurance up until the day before you depart, but insurers often include benefits if you purchase your policy within one or two weeks of your initial trip deposit. (We refer to this at AARDY as the 'Time-Sensitive Period'.) Buying inside the Time-Sensitive Period unlocks benefits like [Pre-Existing Medical Condition](#) cover, and some enhanced Trip Cancellation benefits.

Moreover, many travel insurance companies offer a review period (all of ours at AARDY do – we call it a Free-Look Period). This wonderful benefit allows a customer to buy Travel Insurance, yet still cancel the trip insurance policy for a free refund within a set period of time. A Free-Look Period is typically between 10 and 15 days. It means that a Member could purchase Travel Insurance on the day they made their initial deposit for their trip, yet still cancel the trip insurance policy for refund, should they change their mind.

AARP recommends that you read your travel insurance policy document. Speak to an insurance agent before you buy (at AARDY we connect with each of our Travel Insurance carriers' help-desks, so that there is an expert ready to help you once you have found the policy that best fits your needs). Consider if there are any specific scenarios that you wish to protect for, then make sure that this scenario is covered by the coverage within the policy. Note that comprehensive policies should always include emergency assistance services prior to and during your trip.

[Trip cancellation](#) is often a concern that people have before travel, so make sure that the cancellation reason you are concerned about is actually covered. If not, a more expensive policy that incorporates '[Cancel for Any Reason](#)' cover may well be your best option. (These offer a 75% refund, and offer maximum flexibility to cancel, without any reason at all.) A Cancel for Any Reason benefit is Time-Sensitive. So, a Member would need to ensure that they bought Travel Insurance that incorporated this benefit within 10-15 days of initial trip deposit. Moreover, they would need to insure all the non-refundable costs of their trip. Finally, they would need to cancel their trip at least 48 hours before the planned start of the trip.