

Here's the thing about travel insurance

Most of us love travelling and experiencing new adventures. Yet, while we get all excited about our next trip, there is often one important aspect that we always seem to leave out of our itinerary - travel insurance. While we insure almost everything else like our cars and life, few people know about travel insurance. Jovago highlighted some facts about travel insurance that you may not know but are essential.



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Why does it matter?

Some may be wondering why travel insurance. This is because it's intended to cover travel-related losses such as medical expenses, flight accidents, lost baggage and trip cancellation among others, either in the country of origin or abroad. The main purpose of travelling is to create lasting memories of time spent enjoying oneself. It is an investment worth every dime, thus, safeguarding these memories should be at the top of your travel plans. Then, you can let your hair down and go make those lifelong memoirs.

Mishaps happen

"In life, more than in anything else, it isn't easy to end up alive." - Roman Payne

I'm not trying to scare you but let's face it; when embarking on a trip all that comes to mind are the adventurous activities you will engage in. Water rafting, canoeing, hiking/mountaineering are all on your to-do list. However, amid the entire craze, that boat may capsize just as the rope may let you loose halfway to the peak. Whatever the accident, you will need a quick medical response, which comes in handy with travel insurance. Remember, some areas are remote and sometimes airlifting may be necessary. In cases where you had only budgeted for your travel expenses, such unpredictable occurrences require prior planning to avoid the worst.

Types of travel insurance

By this time, you should have a clear conviction of why you should take travel insurance. But you are also wondering whether to take an all-inclusive cover or opt for a specific one. Different service providers offer different types of travel insurance depending on your preferences. Here are some to help you make an informed decision.

1. Travel medical insurance – Do not mistake this for your health insurance. This type of insurance is intended to cover your medical needs during your travelling period. Further benefits may include emergency airlifting back home for personalised medical attention. There is nothing like a distance too short to require a travel medical insurance.

2. Trip cancellation/interruption insurance – In most cases, airfares are non-refundable and paid in advance. This means, in the case of a default by your tour operator, or any other emergent reason why you have to abruptly cancel your trip, all your money goes down the drain. This also applies to hotel booking cancellations with a non-refundable policy. Trip cancellation insurance helps pay for outlays following a trip cut short and retains money that would otherwise have been lost.

3. Luggage loss and delay coverage – Having to deal with a lost luggage situation can turn your most anticipated trip into a complete nightmare. Despite the many suggested tips on handling your baggage during your trip, what do you do in the event that you lose it? Ogling at the open space won't bring back your stuff, so why not be on the safe side by taking luggage loss insurance. Most airlines or hotels will never compensate you, and this is the best way to protect your travel bags and all their components.

What travel insurance does not cover

It's important to note that most travel insurance does not cover terrorism-related threats and political conflicts. It is, therefore, advisable to consult with your service provider before embarking on your journey.

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