What Does Travel Insurance Really Cover?

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You are starting to plan that family vacation to Greece that you have all been dreaming of for the past five years. Everything seems to be going great and you feel like you have kept on track with everything that needs to be done. The mail is going to be held when you are away, the neighbors are keeping an eye on the house and feeding the dog, everyoneâ€™s passports will arrive any day in the mail, everything is almost done. Then you randomly run into a friend in the grocery store and he starts to tell you about his trip to Spain, and how grateful he was that they had purchased international travel insurance for their trip. You start to research it so that you know what it covers and what it does not. Travel insurance covers:

1. Cancellations: Itâ€™s hard to think about your dream vacation to Greece being cancelled, but things come up unexpectedly, and if cancellations are covered you will still be able to plan your vacation for another time. There are two types of cancellations: Trip Cancellation Coverage and Trip Interruption Coverage. If you have travel insurance than you will be reimbursed for pre-paid, non-refundable expenses if your trip has to be cancelled. All of these situations are covered as well:

â€¢ â€œSickness, injury, or death of you, a family member, or a traveling companion.

â€¢ Hurricane damaging your destination or cancels your flight.

â€¢ If you are laid off from work or required to work.

â€¢ Terrorist incident in your destination city.

â€¢ Bankruptcy of your travel supplier

â€¢ Called for jury dutyâ€•

Trip Interruption covers you if you were to cancel your trip in the middle of it for any of the reasons listed above. You may also be able to be reimbursed for any last minute flights needed to return home.

2. Medical Emergencies: It is very important to know that most insurance companies do not cover you once you leave the country. Since this is the case, it is very important that you have travel medical insurance, which will cover you for emergency medical and dental care.

3. Evacuations: Travel insurance will cover you if you have to be evacuated out of the country for a medical emergency or if a war starts within the country you are visiting. Without insurance you may end up paying $45,000 out of pocket just for the airlift to the hospital.

4. Loss or delays while traveling: Insurance will cover baggage coverage, baggage delay coverage, and travel delay coverage. With this coverage you will be reimbursed for your personal belongings and receive money to buy essentials. It would also provide you with either a meal or a night in a hotel if your flight is delayed.

5. Phone assistance 24/7 worldwide: If you are overseas in a country that does not speak the same language, you will find phone assistance extremely important. By purchasing travel insurance you are giving yourself the option to call a â€œlifelineâ€• if ever needed when traveling. The lifeline will help yo

- â€¢ â€œLocate the nearest adequate hospital if needed
- â€¢ Organize medical transportation
- â€¢ Arrange for treatment and overcome any language barriers
- â€¢ Organize transportation home
- â€¢ Replace prescriptions in an emergency
- â€¢ Lost baggage search; stolen luggage replacement assistance
- â€¢ Lost passport/travel documents assistance
- â€¢ Travel information including visa/passport requirements
- â€¢ Emergency telephone interpretation assistance.â€•

After researching all these details about travel insurance, you will probably realize that it is essential to have it for your vacation to Greece. Just as a friend told you about the insurance, continue to spread the word so that people are not left in the unfortunate situation of having to pay out of pocket for anything that goes wrong on their trip. Travel insurance is as essential for traveling as it is for medical purposes, and car accidents, here in the States. Have a safe trip!

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Tracy McManamon - About Author:
Tracy McManamon offers expert guidance and information on a travel insurance and a travel medical insurance. He also offers free quotes for all plans.

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