



# Travel In Comfort & Leave All Worries To Your Insurer

**W**HEN you travel, remember that a foreign country is not designed to make you comfortable. It is designed to make its own people comfortable," said Clifton Fadi-man, a popular American TV host. This, perhaps, explains the biggest worry when you travel abroad. Overseas travel insurance can provide that comfort and remove worries from your travel kit.

**Why Travel Insurance:** Travel insurance covers expenses due to unexpected medical emergencies while abroad as well as non-medical contingencies like loss of passport or checked baggage, trip delay/trip cancellation/trip curtailment and many more. Travel insurance is also available for students who pursue studies abroad and is often a long-term cover customised to their special needs to ensure insurance protection throughout their term.

The cost of the premium is a small fraction of the total travel-related expenditure. While in some European countries, especially for Schengen visa, it is mandatory to have travel insurance

for granting of visa, there are some who do not insist on such insurance. But don't forget that apart from visa purpose formalities, travel insurance is also useful in unexpected medical emergencies and non-medical contingencies.

**How To Choose Travel Insurance:** A rule of thumb is that the insurer should be a registered insurance company with a good brand name and track record like claim-settlement record, claims' process, toll-free facilities in overseas location, promised covers included in the policy schedule and the network of tie-ups with the facilitators abroad for handling any emergency.

Also, choose travel insurance as per your need like a family floater if you are travelling with your family, a frequent multi-trip policy if you travel frequently or a senior citizen plan if you are a senior citizen. Country-specific travel plan like Travel Asia from Bajaj Allianz is also available so that you need not pay higher premium as applicable for the US or the UK.

**Benefits Of Travel Insurance:** Benefits

of travel insurance depend on the type of emergency you encounter.

Travel-related hazards are increasing day by day. More and more people are flying overseas for business, office exigencies, shopping, sightseeing, adventure or vacations. However, the fact is that you are in an unfamiliar territory and without your near and dear ones to take care of you in case of some emergency.

In case you need urgent medical help, then you should get prompt and the best possible medical attention. The apprehension of expensive medical treatment with limited forex in your pocket weighs heavy on your mind besides the concern that you are in an unfamiliar territory.

**Buying Travel Insurance:** Buying a travel insurance product is as easy as buying your travel ticket. Most of the insurers have tied-up with ticketing platforms like Galileo, Amadeus etc to ensure that the policy is issued along with your ticket. You can also buy it from the insurer's online site which is simple and hassle-free.