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## INSURANCE QUERY.



**TAPAN SINGHEL**

I'm preparing for an international journey, to Vietnam, with my husband and two children. While considering travel insurance, I have two specifics I want covered in my policy. Firstly, my husband has diabetes, so I'm looking for a plan that covers pre-existing medical conditions.

Secondly, my father-in-law has some medical issues that may require us to cut short our trip and return to be with him. In such a case, would travel insurance compensate for our emergency air ticket and hotel cancellation fee? Are there insurance options that address these specific requirements?

**Nandini**

Nandini, sounds like you are gearing up for an exciting trip with your family in Vietnam.

To make sure you can enjoy every moment worry-free, it's a smart move to get your trip protected. Considering your husband's pre-existing condition, opting for a plan that covers this is definitely a wise choice.

Regarding your specific travel insurance needs, some insurance companies provide coverage for pre-existing conditions; however, the extent of coverage can vary. It is important to check the policy details, as some may have a waiting period or have limitations on coverage for pre-existing conditions.

### **CHECK MEDICAL SUBLIMIT**

Pre-existing coverage within travel insurance typically encompasses treatment for specific medical conditions that may have arisen prior to purchasing the policy, with some plans extending coverage to additional diseases. Covered pre-existing

conditions often include diabetes, cardiac conditions, hypertension, cancer, asthma, and other prior illnesses or injuries. Moreover, there is another coverage for pre-existing illness in travel insurance policy that is limited to life-threatening conditions only. You need to check the policy terms and conditions before buying travel insurance to avoid confusion and for complete clarity on pre-existing illness medical coverage.

Before opting for such a travel insurance policy, there are a few things that you should always take care of. Travel policies typically offer \$50,000 to \$1 million medical coverage as a limit for medical expenses. If you are above 50, then you should check the medical sublimit as these limits apply to pre-existing medical expenses section as well.

In situations such as yours, it is highly recommended to go without medical sublimit. Don't hesitate to contact the insurance provider if any aspect of the policy is unclear. Ask them to specifically explain coverage for pre-existing conditions, especially if you're over 50. It is imperative to disclose any pre-existing medical conditions when purchasing a health insurance policy, as failure to do so can lead to the rejection of claims by the insurance company.

Additionally, insurance terms and conditions regarding pre-existing illnesses vary among insurance providers. Many insurers require medical check-ups to screen for pre-existing conditions and may adjust coverage or premiums based on factors such as age and medical history. Therefore, it is essential to carefully review the terms and conditions of the health insurance policy before deciding.

### **CHECK WAITING PERIODS**

Regarding your second concern, if you find yourself needing to cut your trip short due to a family emergency, many travel insurance policies do provide



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coverage for such situations. Typically, these policies reimburse you for the unused portion of pre-paid, non-refundable expenses such as hotel stays, booked tours, excursions, and activities. Additionally, they would cover the cost of your flight charges, including any change in fees for last-minute tickets needed to return home. There can be multiple events because of which your trip can be interrupted and you have to return back home — such as inclement

weather conditions, natural disaster, political disturbance, travel prohibitions, loss of passport, etc. Travel insurance covers all such events and pays you the compensation.

However, it's crucial to carefully review the policy details as some policies may have waiting periods or limitations on coverage, so it's essential to ensure that your specific requirements are adequately addressed. With the right insurance in place, you can embark on your family adventure to Vietnam with complete peace of mind, knowing that you're covered for any unexpected health issues, lost luggage, trip cancellations, and more.

Wishing you a fantastic journey with your loved ones, devoid of any concerns or anxieties!

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