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OPT FOR BEST Along with booking tickets and planning your itinerary, buy travel insurance ahead of your holiday trip

What if caught in Kerala-type flood? Insure your travel

Bhaskar Nerurkar

Kerala, a favourite tourist destination, was ravaged by incessant rains and consequent floods.

Travellers who were caught in the rain and unable to leave the state would have been protected from any financial loss had they purchased a travel insurance prior to their trip.

As the festive season comes closer, travel destinations and holiday plans start taking over a majority of coffee table discussions.

Amidst this excitement, don't forget to tick travel insurance on your checklist, this will make sure you have a worry free celebration at the destination of your choice this festive season. Travel Insurance costs only a fraction of your holiday itinerary but ensures you return home only with good experiences without any financial burden.

Medical and personal accident emergencies: Most travel insurance policies covers the insured from financial loss incurred during natural disasters like floods, earthquakes or an epidemic.

Similarly, when travelling abroad, one may face adverse medical or accidental conditions due to different climatic conditions, or difficult terrains like snow. You can avail the best medical care available at the foreign location when equipped with a travel insurance policy.

All you need to do is to inform your insurer about the situation. A comprehensive travel insurance also provides assistance such as daily hospitalisation cash allowance and emergency evacuation to the home country.

When you inform your insurer about the medical condition, it will also guide you to reach the nearby medical



facilities.

Loss or delay of checked baggage: Imagine the disappointment you could face if your checked-in baggage does not arrive at the baggage belt. When travelling overseas, especially with connecting flights, loss or delay of luggage scenarios is very common.

Recovery of the delayed baggage can range from a few hours to a few days,

therefore, making it necessary for you to purchase the basic essentials.

You can claim such expenses under your travel insurance policy. Just ensure that you have the payment receipts and a letter from the airline confirming the delay/loss and time of delay.

Loss of passport: If an individual loses his/her passport in a foreign country, it is a frightening experi-

ence. Not only is it necessary for the incident to be reported to the appropriate authorities, but a replacement has to be procured at one's own expenses.

Typically, all travel insurance policies cover the risk of losing a passport and reimburse the expenses incurred for the procurement of another passport.

At the time of loss, your insurer can also assist you in connecting with the nearest consulate office at your location.

Trip curtailment/cancellation: Sometimes you may need to cut short or cancel your trip due to health/family emergencies.

Travel insurance is an effective tool to cover the risk that you may face for cutting your trip short or even cancel it due to an emergency.

Your insurance policy will cover the loss incurred due to the cancellation of ho-

tel bookings and flights booking when you provide documents justifying the cancellation or curtailment of your trip and is as per benefit guidelines.

Home burglary insurance: A travel insurance policy also offers to cover the financial risk that one may have to experience in case of burglaries in their home during their absence.

Trip delay cover: You can also make a travel insurance claim if your flights get delayed beyond a specific time period. Insurers are leveraging technologies like Blockchain to proactively initiate the claim process and to notify customers about their payout eligibility.

The technologies like these enable customers to get their claim without even filing for it.

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