

Importance of buying travel insurance when going abroad

Travelling to a foreign land is one of its kind experience; one gets to explore new cultures, cuisines, places, and much more. Travelling gives a new perspective, adds new elements to one's personality, and helps attain meaningful lessons. Travelling abroad requires meticulous planning right from visa to tickets, from accommodation to itinerary etc.

One crucial component while planning a foreign trip is 'travel insurance,' which people often tend to take lightly. However, good travel insurance covers you against various exigencies that you may encounter on your trip and ensures that you enjoy a worry-free vacation. Below you can find various benefits of travel insurance and what it covers.

Protects the insured against medical emergency

The idea of meeting any medical emergency in a foreign land is every bit scary; getting stuck in

such a situation in an unknown place not only spoils the trip but also marks a heavy dent in your pocket. This is where your travel insurance plan will come to your aid. Travel insurance covers medical expenses that you have to incur if you fall ill, it also covers in-patient and out-patient hospitalisation expenses, and medical repatriation cost is also covered. If you have to undergo any emergency surgery or treatment, your travel insurance will cover that too. Apart from medical exigencies, the policy also covers accidents.

Covers flights delays

If due to any reason your flight gets delayed beyond the minimum

hours mentioned in your policy, then the policy covers you for various expenditures that you had to undergo due to the delay. These expenses include refreshments, meals, or other such necessary expenses. You will have to submit the respective invoice while filing for reimbursement.

Coverage against delay or loss of checked-in luggage

Losing your bag while you are travelling is one of the worst things that might happen, it not only hampers your travel plan but also impacts your budget big time. The other major issue that might crop up is baggage delay. Imagine, you have landed in the new city and are all set to start exploring the new place; but, to your sheer distress, your baggage has not arrived yet. It may take anywhere between a few hours to a couple of days before you get your baggage. Your travel insurance plan will cover you against such events; the policy reimburses you for the money that you spent to buy essential things, because of the delay in the arrival of the luggage.

Loss of passport

Nothing can be scarier than losing your passport in a foreign land as it is the singular most important document when one is overseas. It leads to a few additional complications and costs. Travel insurance

covers you for the expense that you might have incurred to obtain a duplicate passport.

Trip cancellation and curtailment

If you have to cancel or cut short your trip due to any serious issue like the demise or accident of a close relative, personal health issues, or any such reason, then the policy reimburses you for the cost of non-refundable, pre-paid expenses which usually covers hotel bookings and flight tickets. Your policy will mention the list of expenses that can be reimbursed and also the situations under which you will be reimbursed in case you cancel the trip.

Apart from these standard covers, some useful add-on covers like loss of personal belongings like a laptop, mobile, documents, etc., and adventure sports, are also available. You must also keep in mind that it is mandatory to have travel insurance while travelling to a few countries like Schengen countries.



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