

Article Date	Headline / Summary	Publication
18 Jan 2024	What Are The Consequences Of Travelling Overseas On A Tourist Visa, Without Travel Insurance?	Outlook

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When 67-year-old Surama Roy had to urgently travel to Singapore about a week ago, her son forgot to get travel insurance for her. Now, she is visiting her daughter's place in Singapore and plans to stay there for a couple of months. A few days into her trip, she realized that her travel insurance was missing, causing concern. "I have been concerned about my travel insurance and didn't know whether there was any way I could still manage one for the duration of my stay. But it seemed quite improbable," rues Roy.

Says Parthanil Ghosh, president-retail business, HDFC Ergo General Insurance Company: "A travel insurance policy provides coverage from the immigration counter of a home country until you return, and therefore, purchasing travel insurance after reaching overseas is not possible. In certain countries, even if they offer visa-free entry or visa on arrival, purchasing travel insurance before arrival is mandatory. It is strongly advised to purchase travel insurance before commencing departure from your home country as it shields you against medical risks, baggage loss/damage, loss of passport, and flight delays/disruptions, ensuring peace of mind during your trip."

Reiterates Manas Kapoor, business head- travel insurance, Policybazaar.com: "If you're travelling overseas, it's highly recommended that you purchase travel insurance to protect yourself against possible risks. Travel insurance offers various benefits such as flight delay or cancellation, baggage loss, passport loss, and others. The absence of insurance means limited or no access to emergency assistance and support services, potentially leading to different challenges. It is strongly recommended to secure travel insurance when travelling abroad. However, if you haven't purchased travel insurance before your trip, you may still have other options."

Options Available:

One option is to explore health insurance options offered by local providers in the country you're visiting. Many countries have insurance companies that offer short-term coverage for tourists. This type of insurance will protect you against expenses that may arise in the event of a medical emergency. It's important to check the coverage limits, terms, and specific benefits offered by each policy before making a decision. "You can explore options with local insurers in the destination country, primarily focusing on coverage for medical emergencies. However, it's important to note that these plans typically exclude travel-related risks such as missed connections, flight delays, baggage delays, trip cancellations, and passport loss. Additionally, despite higher premiums, the coverage may be limited," says Aashish Sethi, head - health SBU and travel, Bajaj Allianz.

“For a more extensive solution, consider global travel insurance providers. They offer coverage for visits to any country, but it comes at a significant cost and may involve waiting periods for processing claims,” says Sethi.

When considering insurance options in a foreign land, it's crucial to choose a plan that aligns with your travel itinerary and provides adequate protection from potential risks. Make sure to read the policy carefully and understand the terms and conditions before purchasing any insurance.

What Should You Do To Protect Yourself In Such Cases:

“To protect yourself in such cases: First, register with the embassy to help you in emergencies or evacuations. Keep a list of emergency contact information, including local embassy or consulate details of emergency medical services. This information can be crucial in case of emergencies,” says Sethi.

If you have a credit card, you can check if any default travel insurance coverage is available for international trips. Stay updated about recent health and travel advisories of countries where you are visiting. Check the local healthcare system in the visiting country; some countries offer accessible medical facilities to some extent. Please stay connected with your family and friends and share your itinerary with them so they know about your plan.

Why You Should Not Travel Overseas Without Travel Insurance:

Overseas travel insurance is of paramount importance for the comprehensive protection it offers during international journeys. Some of the potential issues with travelling without travel insurance are here as follows:

Medical Contingencies: In foreign countries, medical expenses are typically high. A medical emergency could lead to significant financial losses for the traveller without travel insurance. “For example, if you fall ill or get injured while travelling abroad, you may face expensive medical bills that can quickly add up and strain your finances. In such a situation, having travel insurance can provide you with peace of mind knowing that you are covered for medical expenses and other related costs,” says Kapoor.

Trip Cancellation: Unforeseen events, such as natural disasters or a family medical emergency, may force you to cancel your trip. It can result in substantial financial loss, including non-refundable charges for travel expenses, accommodation, tour fees, etc.

Travel Contingencies: In situations like flight delays, missed connections, trip interruptions, or extensions, travellers without insurance may be responsible for covering the costs of purchasing new tickets and additional lodging.

Loss of Personal Belongings: Travel insurance covers the loss or theft of personal belongings, including luggage, passports, driving licenses, mobile phones, laptops, or any portable electronic devices. Without insurance, replacing these items can be both stressful and expensive.

In addition to these scenarios, there are various other instances where unexpected events beyond your control could disrupt your trip. Travel insurance offers comprehensive protection and compensates for financial losses, allowing you to enjoy your journey with peace of mind.