

# Ensure to insure domestic travel

While buying travel insurance is mostly mandatory for international trips, many travellers ignore the same when venturing out for domestic travel. Tourists need to be aware of the benefits and importance of a domestic travel policy.

Travel insurance is sought mostly when someone is travelling abroad and is asked for it. Those who mandatorily buy a travel insurance policy are still few. These are usually the financially aware elite who know the benefits of availing travel insurance while heading off to a distant and unknown land. With the advent of the backpackers' culture in India, there's a hike in the desire to travel to unexplored places.

While one is usually packed and prepared for the known adventures, any external and unanticipated emergency during such a trip can turn a dream destination into a financial nightmare. Insurers have taken cognisance of the kind of risks one is exposed to while being away on tours and have created domestic travel insurance policies. One may dismiss it but the analysis of road accident data 2015, compiled by the Transport Research Wing reveals that about 1374 accidents and 400 deaths take place every day on Indian roads which further translates into 57 accidents and loss of 17 lives on an average

every hour in our country. Ump-teen cases of loss of baggage, delay in flights, etc. are reported daily, causing a domino effect not only on the entire trip itinerary but also on your pocket.

## Medical Emergencies

A policy offers monetary compensation in case of policy holder's death or any form of permanent disability caused during the trip. It also offers medical fee reimbursements for accidents/illnesses encountered during the course of the journey. Additional covers like emergency medical evacuation, repatriation of remains etc. ensure that travellers would not have to incur out of pocket expenditures for the medical exigencies he had to face.

## Accidents

A lot of youngsters these days undertake several adventurous activities bucket listed by them. Due to the high risk involved, insurance policies earlier would not cover accidents consequential to these activities. However, this huge caveat in the travel insurance policies is now addressed as off late certain insurers cover

accidental bodily injury caused whilst you are performing such sports under the supervision of trained professionals.

## Cancellations and Delays

Travel policy protects you against expenses incurred in cutting short your trip or its cancellation owing to the death of a close family member or medical emergency to you or your immediate family. Expenses incurred due to missed connections due to flight/train delays, bounced hotels etc. also stand covered. Such last minute cancellations and delays can amount to a lot of money and your travel insurance takes care of it all.

## Lost Baggage

If you lose your baggage while travelling in a cab, train or aircraft due to theft or hold-up or it gets delayed due to situations beyond control, then your travel insurance policy reimburses you for the lost baggage or the additional necessary toiletries, medicines, etc. that you had to purchase as a replacement, on producing an invoice for them.

## Theft

While you're busy posting pictures of your jaunts on social media, enjoying the bliss of a new landscape, your home stands deserted, exposed to the vagaries of burglary and theft. As most of us do not have a home insurance in place, insuring your home against such threats through your travel insurance policy, at least for the period that you're away, can be a good start.

*(The views expressed are solely of the author. The publication may or may not subscribe to the same.)*



**T.A. Ramalingam**  
Senior President and Chief  
Distribution Officer, Bajaj Allianz  
General Insurance