

[While planning a trip abroad, avail travel insurance policy that has overseas medical coverage of COVID-19](#)



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Travel insurance is indispensable, particularly when you are planning to travel abroad. Medical emergencies during travel can happen to anyone, at any point in time and can jeopardize the entire plan. The COVID-19 pandemic has already made people aware of the significance of travel insurance. But what if you get COVID-19 while travelling abroad? Will your international travel policy cover the cost of hospitalisation?

“All international travel policies cover treatment of COVID-19 including OPD and hospitalization up to medical sum insured opted. An insured detected with COVID-19 should immediately visit the nearest healthcare center and inform the insurance company for availing cashless claim if any,” says Sourabh Chatterjee, Senior President & Head-IT, Web Sales, Travel, Bajaj Allianz General Insurance.

Before buying a policy, and it is equally important to understand its coverage so that there are no surprises in the foreign land. “First of all, anyone who is travelling outside India should check their overseas Mediclaim policy clearly, whether virus borne disease is covered or not. Also check, if it is covered, whether the disease can be treated outside India or not. People should avail of travel insurance that has overseas medical insurance coverage, this includes major medical expenses incurred outside India- such as sickness, bodily injuries or contracted diseases,” says Indraneel Chatterjee, Co-founder, Renewbuy.

While buying a travel insurance policy, it is important to know the extra coverage that you will need depending on the nature of travel. Chatterjee from Bajaj Allianz General Insurance adds, “If it is a business trip, then a basic travel plan which covers loss of baggage, passport, medical expenses, personal accident cover, etc. should be sufficient. However, if it is an adventure trip, then you can opt

for an add-on or optional cover which covers risks arising out of adventure sports. If you're a family taking a vacation, a family travel insurance policy cover that provides cover for hospitalization, loss of luggage, trip curtailment, trip cancellation, burglary, etc. can be opted. If you are a student traveling abroad for studies, a student travel insurance can be opted for that covers specific requirements of the university along with accident, hospitalization, family visit expenses, incidental expenses, tuition fee, etc."

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"Consumers should look for covers against loss of checked baggage or loss of passport to avoid being stuck in a foreign country. If one is a frequent family traveller, he/she should make sure that the insurance covers him or her for last-minute trip cancellations or modifications. Life is uncertain, and anybody in the family can fall ill for whatever reason, and last-minute cancellation should not burn a hole in the pocket," says Chatterjee from Renewbuy.

Hence, always go through the terms and conditions, the coverage limit, and exclusions that are mentioned in the policy document to cut out any last-minute surprises.