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### [Travel Insurance Policy Problems: Dream adventure trip can turn nasty; here is how to deal with trouble](#)

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**By TA Ramalingam**

Your much-awaited trip to the snow-covered mountains is around the corner and you have already started packing for your trip. From your backpack to your trekking shoes, you have ensured that your checklist is well aligned and you are fully prepared to undertake the adventurous journey.

Online travel portals and guides are a good source of learning in order to be prepared for your vacations, especially when the destinations could expose you to a number of climate and health-related challenges. Information is easily available for a fitness regime and ideal diet plans to endure with the new geographies during travel. However, a list of essentials that you may need in case of unforeseen exigencies such as travel and health insurance are seldom recommended on these portals.

The young generation aged between 25 and 40 years forms the largest portion of travellers in India. Surveys conducted by travel agencies have also reflected an upward trend of adventurous trips, such as trekking and other adventure sports among this age group in the recent years. Buying insurance while travelling abroad becomes mandatory for most of the countries, whereas in case of domestic travel it is more of a personal choice. Just like travelling abroad, while on a holiday within the country too, travellers are vulnerable to a myriad of unforeseen risks like road and rail accidents, cancellation of airlines, rescheduling and delay in baggage delivery, among others. Additionally, with the healthcare costs as well as other expenses incurred during emergencies getting steep, any such casualty may fall heavy on a person's pocket and may have a domino effect on the travel plans.

Mitali, a 32-year-old advertising executive, was on a trip to the scenic locations in Himachal Pradesh in January last year, but while enjoying ice skating, she broke her leg. Since Mitali was not insured, she had to pay all her medical bills leaving a long lasting imprint on her finances. On the contrary, a travel insurance policy bought well in advance could have placed Mitali in a better situation altogether.

We put our hard-earned savings and a lot of planning into vacations, irrespective of the travel destination and spending 1-2% of the total amount on making these vacations risk proof with affordable insurance covers can make one feel completely safe. Insurers these days even offer customizable insurance covers for domestic travelers, covering almost all modes of transport and allowing the flexibility of insurance plan duration ranging from a day to 365 days.

Travel insurance not only covers the flight delays and cancellations taking place due to unavoidable reasons and emergencies, but also offer coverage for unanticipated events such as personal accidents during adventurous sports. Besides health emergencies and personal accidents, expenses in cases such as delay of checked luggage, trip curtailment or hotel stay extension can be well taken care of by the insurer.

It is also important to remember that while buying an apt travel insurance policy, share all your requirements and personal preferences with your insurer to get the best coverage offer. Besides, do

a double check of personal belonging needs and make your much-anticipated vacation an unforgettable experience for a lifetime and that too for all the good reasons! Bon Voyage!

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