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Know how travel insurance can help you

Destination and duration of your travel play an important role in determining the sum insured you may need

● YOUR MONEY

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ANY UNANTICIPATED EXIGENCY during a trip can turn a dream destination into a financial nightmare. Your travel insurance will typically cover you for medical expenses in case of hospitalisation, flight delay or cancellation, loss of checked in baggage, loss of passport, trip cancellation, medical evacuation, etc.

Select a travel insurance which suits the nature of your travel— business travel, personal or adventure trip. You can choose your add-ons specifically if there is an adventure activity as part of your itinerary. Insurance companies provide geographic specific travel insurance plans.

Here are four major things that a travel

policy helps you with:

Medical emergencies

Faced with adverse medical or accidental conditions, you may need to use your travel insurance. You can get benefits such as quick treatment or emergency evacuation to home country when required. Intimate your insurer about the situation through offered missed call facilities or toll free numbers or an email. If the claim is acceptable under the policy, the insurer can look for facilitating cashless treatment overseas which would lead to insured not being put under financial duress.

Keep all your prescriptions, reports and payment receipts safe; provide them as defined in the claim procedure, in case of reimbursement. To avoid any rejection, ensure that all these documents are duly



ILLUSTRATION: SHYAM KUMAR PRASAD

signed, dated and stamped. In case of any accidental situation and third party involvement, you will need to submit a copy of the police report as well.

Delay of checked baggage

When travelling overseas, especially with connecting flights, loss or delay of luggage scenarios are plausible. Submit the payment receipts of basic essentials purchase that you made due to delay in baggage delivery. Get a letter from the airline confirming the delay/loss and its time. Copy of boarding pass, tickets and passport

copy, PIR, baggage delivery receipt confirming travel dates are also required for receiving the reimbursement. As soon as you return from your trip, file for claim and submit required documents.

Loss of passport

You need to intimate your insurer about the loss of passport and file a police report; they can assist you in connecting with your nearest consulate office. Always keep a copy of the passport with you. Insurers also require documents like embassy and passport office receipts, identity proofs, copy of cancelled cheque, copy of new passport and emergency travel certificate and receipts of all the expenses incurred for procuring a new passport.

Trip curtailment/cancellation

One can make a travel insurance claim against the monetary loss due to cancellation or curtailment of trip. Inform your insurer about the emergency and change of plan, giving document evidence of the reason to curtail or cancel the trip, for instance, death certificate in case of a death in close family, hospital bills in case of accident or police report in case of a burglary.

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