



Your travel insurance guide through the pandemic

These features will help you understand the product

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Many of us enjoy travelling and eagerly look forward to our trips; I personally find travelling an exhilarating experience, it is a great leisure activity and an even greater learning experience. Travelling changes your perspective and broadens your outlook on life.

The ongoing pandemic halted our travel plans, but as the vaccination drive is going on in full flow and borders are opening up, many of you must have started planning your next trip.

As you plan your trip, I suggest that to make the most of your trip and enjoy it without any worry you take a travel insurance cover. Travel insurance policies are designed to cover you against contingencies that you can encounter during your trip.

Let's talk about a few most important features of travel insurance which will help you understand the product.

Medical emergency and accident

We all wish to have a healthy, safe journey but we must be prepared in case something goes downhill. The most important feature of travel insurance is that if you find yourself in a medical emergency, the policy will help you. If you require any kind of medical assistance during your travel then you are caught off guard in a new place, with little or no support. In this exigency, your travel insurance will provide the financial support you require.

Apart from a medical emergency, your travel insurance plan will cover you if you meet with an accident during your trip. Meeting with an accident is always unfortunate, but meeting it during travel is worse. If not only ruins your trip but being caught in the situation in an unknown place is outright scary. Your travel insurance will ensure that you get immediate help in an otherwise unfamiliar place.

Loss of baggage

Imagine the horror of losing your baggage and by extension your belongings during your travel. This will not only spoil your mood but also will impact your travel budget big time. Travel insurance policy covers you against this unforeseen financial emergency by reimbursing you for the loss of the checked-in baggage.

Please note, the insurer will reimburse you only in case of a total loss of the baggage and not in a situation of partial loss or damage. Another important point to note, if your carrier pays you a certain amount for the loss, the insurer will pay the outstanding amount. For example, if the total loss amounts to Rs 10,000 and the carrier has paid you Rs 4,000, the insurer will pay the remaining Rs 6,000.

Baggage delay

So, you have just landed at the airport and are all geared up to discover the new place; you are just waiting for your luggage so that you can step out and start exploring. To your utter distress your baggage has not arrived, panic kicks in, and on checking with the carrier you get to know that your baggage has reached a different destination. It may take from a few hours to a few days for the baggage to arrive, but you need not worry if you have travel insurance. The insurer will reimburse you for the money you spend on buying the essentials you require while your luggage reaches you.

Trip cancellation and curtailment

Although we plan our trips well in advance and make sure everything is in place, there can be a situation where you have to cancel your trip at the last minute or cut short the trip due to any unfortunate event like a serious health issue, some accident or demise of a close relative. Travel insurance reimburses the cost of the non-refundable, pre-paid expenses like hotel bookings and flight tickets. Your insurance policy explicitly lists the situations under which it will reimburse you, should you cancel the trip.

Flight delay

If your flight gets delayed beyond the minimum number of hours as per your policy, your insurer will reimburse you for the expenses you incur due to the delay, like meals, refreshments, necessary purchases, etc.

Apart from the mentioned covers, insurers offer various add-on covers like coverage for adventure sports, pre-existing diseases, loss of personal belongings like a laptop, mobile, documents, etc. Also, please note that it is mandatory to have travel insurance to visit a few countries like Schengen countries, more countries might likely mandate the insurance due to the pandemic. Do carefully read the mandatory requirements while picking your next destination.

A good trip rejuvenates us and helps break the monotony of life; likewise, good travel insurance ensures that you enjoy a worry-free trip. So, before you start packing your bags, buy a travel insurance policy to enjoy a smooth trip.

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