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**Headline :- INSURANCE QUERY**

## INSURANCE QUERY.



AASHISH SETHI

I am a 66-year-old senior citizen with a pre-existing medical condition. I am in the process of planning a three-month trip to the US and I am inquiring about the available travel insurance options tailored for individuals in my age group. I am particularly interested in understanding how these policies cover medical emergencies related to pre-existing conditions. Could you please provide me with an overview of these insurance options?

Rajesh

Rajesh, it is crucial to have proper overseas travel insurance medical coverage to provide you peace of mind throughout your three-month journey to the US. Being a senior citizen with a pre-existing medical condition can be challenging during travel.

Recognising the distinct needs of senior citizens, certain insurance providers offer specialised travel insurance plans finely tuned for this demographic. These specialised plans often feature extended coverage limits for medical expenses and tailored benefits designed to cater specifically to the unique requirements of senior citizen travellers. Consequently, comprehensive travel insurance policies emerge as a prudent choice for senior citizens embarking on their journeys.

These policies tend to embrace a more extensive scope of coverage, including provisions for trip cancellations, trip interruptions, medical emergencies and much more. Rajesh, to adequately address your pre-existing medical conditions, it is of paramount importance to select policies that expressly offer coverage for these conditions. This ensures a more holistic safeguard against potential health issues that may accompany both pre-existing and age-related medical concerns, making it especially advantageous for senior travellers.

We will go through the medical coverages available to seniors like yourself and how these travel insurance policies address medical emergencies resulting from pre-existing conditions.



### IMPORTANT FEATURES

The following are some important features for senior travel insurance policies that you can consider while you plan your travel:

**Medical coverage:** These policies commonly provide a standard medical expense coverage limit of \$50,000, and they come in two variations — with a medical sub-limit and without one. We highly recommend opting for coverage without a medical sub-limit, particularly when traveling to the US, where medical expenses are notably higher than in other parts of the world. Moreover, it is worth keeping in mind that certain insurance providers offer substantial medical coverage, extending up to an impressive \$2 million. This section is of utmost significance within the realm of travel insurance, serving as a critical safeguard for addressing both pre-existing medical conditions and unexpected health-related concerns.

**Pre-existing medical condition coverage:** Some insurers provide coverage for pre-existing conditions, but the extent of coverage can vary. It is essential to check the policy details, as some may require a waiting period or have limitations on coverage for pre-existing conditions. It is necessary to disclose your complete medical history when applying for travel insurance. Failing to do so can lead to claim denials. Insurance providers use this medical declaration to underwrite the risk and define the appropriate coverage for medical and pre-existing coverage.

**Pre-existing coverage only in case of life-threatening scenarios:** Most insurance companies offer coverage for emergency medical care only, including conditions that are life-threatening due to any existing medical conditions.

**Trip cancellation/curtailment:** These insurance plans include coverage for trip cancellation or curtailment due to medical reasons, so you don't lose your flight charges, hotel accommodation charges, and excursion charges if you cancel your trip or have to return home early.

**Emergency evacuation:** These policies cover the cost of emergency medical evacuations, and some providers offer to continue your medical treatment in your home country, India.

**24/7 assistance service:** Travel policies provide 24/7 assistance services that help you find medical facilities, coordinate with healthcare providers, and offer translation services if needed. Some companies have tie-ups with hospitals overseas, and you can get the hospital details from them before travelling to the US.

To address your specific concerns regarding pre-existing medical conditions, we strongly recommend securing comprehensive travel insurance policy that comes with minimal restrictions on pre-existing conditions. Be sure to research and compare the policies from different insurance providers, read the policy wording, and disclose your medical history to find the best coverage that suits your needs. With the right travel insurance, you can enjoy your trip with peace of mind.

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