



# Travel Insurance

**T**ravel health insurance is for emergency care only. Carefully read all terms and conditions so you will not be caught off guard thinking you are covered when you are in fact not. Review your medical insurance policy or your credit card company contract, as you may already be covered. If not, you will need to get supplemental travel health insurance.

- Is coverage for a single trip or for multiple trips through the year?
- What type of activities will you be doing? Zip lining, bungee jumping, scuba diving, camel riding, hot air ballooning, skiing, skydiving, rock climbing, backcountry backpacking, white water rafting, parasailing, or paragliding are typically not covered under regular policies. You may have to pay a higher premium or deductible. Consider companies that specialize in adventure travel.
- Does the insurance company pay for emergency hospital or medical costs up front or does it reimburse you at a later date? Does it allow for cash advances if the hospital or doctor requires immediate payment?
- Do you need prior approval for seeking medical care on your trip, even in an emergency? Is there a network of preferred medical providers, and what happens if you see someone outside of the preferred provider network?
- Does the company provides an in-house, emergency hotline available 24 hours, 7 days a week from anywhere in the world with operators who are multilingual, and have nurses or doctors on staff?
- What are the deductible and co-payment amounts?
- What are the maximum benefit amounts?
- Don't hesitate to ask specific questions about medical access in the city, town or remote location you'll be

in. Which hospital or clinic would you be sent to? Will you go by ambulance or taxi? Does the doctor speak your language or will the treatment be done via a medical translator in another part of the world?

- Are medical evacuation services back to your country provided?
- Does the company pay for a doctor, nurse or paramedic to accompany you during the trip? Some companies advertise that they will evacuate you to the hospital of your choice, but this may come at an additional cost. Decision to evacuate or repatriate you for continued treatment is at the discretion of the attending doctor or company representatives. You will be evacuated to a hospital of their choice or transported home if they believe it is medically essential. In some circumstances, the nearest hospital providing the care you need may be in a neighboring country. Evacuation costs without coverage can typically start around \$25,000 and can go up to \$100,000 or more, depending on the circumstances.
- Is trip cancellation or trip interruption coverage included?

## TRAVEL INSURANCE KEY POINTS

Read the fine print.

Don't base your decision on price alone. You may not get the coverage you need in case of an emergency.

Don't forget to take your insurance certificate and your insurance company's emergency phone numbers with you on your trip.

Make sure to bring back all the original receipts and any medical reports from your attending physician to file your claim.

## LIMITED COVERAGE IN THESE CASES

Pre-existing medical conditions (if no waiver was purchased)  
Injuries resulting from alcohol use and illegal or prescription drug overdose  
Routine prenatal care, childbirth, or pregnancy complications  
Sexually transmitted infections acquired during your trip  
Injuries resulting from risky outdoor activities, professional sports, or motorized racing  
Illness resulting from epidemics or pandemics  
Psychological disorders such as anxiety, panic attacks, depression, bipolar disorder, psychosis, or suicide attempts  
Injuries resulting from exposure to pollution or radioactive contamination  
Elective procedures, non-emergency dental treatments or cosmetic surgery  
Injuries resulting from partaking in a criminal activity  
Injuries resulting from a riot, armed conflict or war

## HOW MUCH MEDICAL HISTORY SHOULD YOU DISCLOSE

### Short Answer: Disclose everything

Even if you are fit and healthy to travel, if you have a pre-existing medical condition, you will need to purchase a waiver. Your condition needs to be stable for a certain period of time before purchasing the waiver.

Don't be afraid to over-report your medical history when filling out a medical questionnaire. Include past diagnoses, tests and treatments that you may consider insignificant.

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**If there are any mistakes on the medical questionnaire, even if it was inadvertent, your claim may be denied.**

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## PREGNANCY AND TRAVEL INSURANCE

The insurance industry views pregnancy as a risk to your health, similar to a pre-existing condition. If you're planning to live overseas or be away for a long time, look into getting expat insurance, which provides more comprehensive coverage and maternity benefits for an additional cost.

## COMMON REASONS FOR DENIED CLAIMS

Incorrectly filling out application, including misrepresenting or omitting facts about your health status

Not reporting any health status changes between the time you submitted your application and your departure date

Failing to contact the insurer at the time of the emergency to access their preferred healthcare providers

Getting treated for a pre-existing condition without purchasing a waiver

Lack of evidence; not submitting the appropriate documents required by the insurer when filing the claim

Claiming past the deadline

### *The International Association for the Medical*

*Assistance to Travelers* ([www.iamat.org](http://www.iamat.org)) is a nonprofit organization dedicated to travel health. IAMAT can be joined for free, and can help provide quality medical care during your trip. They also provide free travel health advice. This handout is based on their free Guide to Travel Health Insurance, which is an informative and impartial primer for travel health insurance. ([http://www.iamat.org/travel\\_insurance.cfm](http://www.iamat.org/travel_insurance.cfm)). Download it for more information.

### Other useful travel insurance resources:

<http://www.travelinsurancereview.net/>

<http://www.insuremytrip.com/>

<http://www.quotewright.com/>

<https://www.squaremouth.com/>