

The Smart Traveler's Travel Insurance Guide

Chapter 4 — Emergency Medical Evacuation

Emergency medical evacuation is one of the least understood—but potentially most valuable—benefits found in many travel insurance policies. While most travelers never need it, the cost of emergency transportation can be extremely high if a serious illness or injury occurs while traveling.

Medical evacuation coverage may help arrange and pay for transportation to the nearest appropriate medical facility when local care is not adequate. Depending on the policy and the situation, this could involve ground transportation, air ambulance service, or other medically necessary transportation.

Cruise travelers should pay particular attention to this benefit. If a medical emergency occurs while a ship is at sea or in a remote destination, evacuation costs can reach tens of thousands of dollars. Having appropriate coverage may help reduce the financial burden of these unexpected situations.

Every policy has its own coverage limits, eligibility requirements, and procedures. Before purchasing travel insurance, review how emergency evacuation benefits work, who authorizes the evacuation, and what situations are covered.

Although no one wants to imagine needing emergency medical transportation, understanding this benefit before you travel allows you to make informed decisions and enjoy your vacation with greater peace of mind.

Aimee's Travel Tip

Medical evacuation coverage is one of those benefits you hope you never need—but if a serious emergency occurs, it can become one of the most valuable parts of your travel insurance policy. Take a few minutes to understand how it works before you travel.