

The Smart Traveler's Travel Insurance Guide

Chapter 8 — Choosing the Right Policy

Choosing a travel insurance policy isn't about finding the cheapest plan—it's about finding the coverage that best fits your vacation and your personal needs. Every traveler, destination, and itinerary is different.

As you compare policies, look beyond the premium. Review the coverage limits for trip cancellation, emergency medical expenses, medical evacuation, baggage protection, and travel delays. Also pay close attention to exclusions, deductibles, and any optional upgrades that may be available.

Consider the type of vacation you're taking. An international trip, cruise, guided tour, or family vacation may have different insurance needs than a short domestic getaway. Matching the policy to your trip helps ensure you're paying for protection you'll actually value.

Take time to understand any time-sensitive benefits, such as coverage related to pre-existing medical conditions or Cancel For Any Reason options when available. These benefits often have purchase deadlines that vary by policy.

If you're unsure which policy is right for you, don't hesitate to ask questions. A few minutes spent comparing options before you purchase can provide confidence that you've selected coverage appropriate for your travel plans.

Remember, the goal of travel insurance isn't simply to own a policy—it's to have the right policy for your unique trip.

Aimee's Travel Tip

Compare policies the same way you compare vacations. Look at the overall value, not just the price. The best travel insurance is the one that provides the protection you need for the trip you're taking.