

# Buying Travel Insurance 101

Travel insurance is a broad term that encompasses insurance against four major types of losses: medical, trip/flight cancellation, loss or damage to baggage, and evacuation.

While each of these coverage's are useful in their own right, travel medical insurance should be the core of any traveler's concern. Below are some preliminary considerations to help you get the right coverage.

## 1. Why do I Need to Buy Travel Health Insurance if I Already Have Health Insurance?

When I worked for a foreign charity and oversaw 500 volunteerism travelers annually, our organization required everyone to purchase [Trip Protection Insurance by Seven Corners](#). We didn't care if they already had health insurance because we knew a lot of these plans would not provide the level of coverage we felt was adequate.

Mandating that travelers have travel health insurance is standard policy for tour companies and charities. They know that unless you have the most spectacular of health plans, odds are you'll want to get temporary trip insurance. Find out from your current provider what they cover and find a good insurance provider to fill any gaps.

## 2. Where Should I Buy Travel Insurance?

According to Captain Obvious, you should buy your travel insurance from a good insurance provider. But we could fill volumes about what this means. So here are some clues to look for:

- **Ask around.** When travelers ask me what I do for trip insurance, I recommend to them [the company](#) I've used for many years.
- **Choose a travel insurance company you can talk to.** I choose to do business with Seven Corners because, in addition to proving themselves the time I broke my ankle in Belize, they never put me on hold and I leave every phone call with the answers I need from the call.

## 3. Should I Get Extreme Sports Coverage on my Travel Health Insurance Plan?

I wouldn't consider getting trip insurance without an Extreme Sports Coverage Plan. Not because I practice any [extreme sports](#), (my high school dreams sob to see me type this) but because many things that could happen to anyone are considered extreme sports by travel health insurance companies — like riding a motorcycle.

Unless you have the most insular of itineraries, you never know when you need to take a motorcycle taxi or, in more exciting fantasies, have to hang glide off a mountain to rescue a prince or princess. Either way, you want resulting injuries to be covered. The cost is usually minimal to add, and for my trips, I consider it absolutely worth it.

## 4. Should I Get Cancellation and Curtailment Coverage?

If there are any doubts or possible occurrences that could cause you to cancel your trip, then this option is a no brainer.

I don't personally purchase cancellation insurance. However, I'm a freelancer, my family is in good health, and I'm without dependents or serious managerial duties at the moment, so there is not much that would curtail my plans.

## **5. Admit What You Do Not Know**

Insurance lingo can be hard at first and then it gets easy. In the buying travel insurance arena, you can't fake it. Be open with insurance agents if you don't understand something. Getting the wrong insurance may give you a false security, but it won't help you when you need it. Review your policy in writing and understand what's written before you sign the dotted line.