



This is a new environment where you don't know the roads or language. You are jetlagged, stressed, excited, and eating richer and unusual foods. You can walk on wet cobblestone streets, marble sidewalks, and many places without handrails or the safety measures you are accustomed to. In our case, climbing narrow stairs in castles or hiking in a gorgeous setting.

## What can go wrong?

We can honestly report that we have seen multiple people take terrible falls on every one of our trips over the last eight years. Joelle had a patient who took a nasty fall while backing up to take a picture, fracturing her neck. Another fell downstairs in some catacombs, seriously injuring her leg and needing surgery. Sadly, we have also come across car, ATV, and moped accidents. We have also been on beaches where drownings have occurred.

In our case, we have had a few as well, the most recent one in 2022. Joelle fell on the last step of a pyramid in Mexico. She was knocked unconscious, had a concussion, broke her ankle and wrist, and was badly cut up

When it comes to travel-related diseases, the gamut of possibilities is vast. Then there is a simple fact: things go wrong, such as heart attacks, strokes, pancreatitis, acute gall bladder attacks, blood clots, serious infections, COVID-19, food poisoning, etc. Your body doesn't just save these events when safely in your home environment.

## The Stats

According to the U.S. Travel Association, one in six Americans experience issues on their trips. British data shows that 15% of people on vacation fall ill, and 5% sustain some injury. Here is another statistic: **10 million people are hospitalized while traveling abroad each year, and two million require medical transport.**

Then there are the non-medical situations, such as a victim of theft, severe weather, trip cancellations, trip interruptions, lost luggage, flight delays, quarantines, terrorist incidents, damaged electronics, and even personal liability.

These are just some examples. The list of real-life stories goes on and on, with many first-hand accounts from ourselves, friends, and family. Joelle is in the medical field; she is well aware of how quickly even young people can get ill or injured and how medical costs can add up when hospitalized anywhere in the world.



Travel insurance – Learn how to be a Savvy Consumer

## **What we will cover in this article**

The goal here is to provide a detailed discussion so you can become an informed consumer. Insurance has many elements, and we will cover a lot of ground. If you are not interested in that aspect, move on to what interests you.

1. How travel insurance works?

2. What does travel insurance cover?
3. How can you get excellent coverage at a reasonable cost? It could be only a few dollars a day for a young person.
4. When to buy insurance so you have preexisting conditions covered.
5. Ensure you get the coverage you need, revealing how many policies short-change coverage.
6. Which is the best travel insurance?
7. What is the best travel insurance with COVID?
8. What is the recommended amount for travel insurance?
9. What to avoid and watch out for.

## Start with the basics

### A robust travel insurance policy should cover the following, at minimum

- Covid 19 Cancellation Coverage (Cost of your trip)
- Covid 19 Medical Covered (under the medical coverage limits)
- Cancellation of the trip (cost of your trip)
- The interruption coverage should be 1 ½ times or more than your trip cost.
- Medical Evacuation and Repatriation at a minimum of \$250,000, but we prefer \$500,00
- Medical **PRIMARY** minimum \$100,000, but we prefer over \$250,000 (Primary means it is the first to pay; **never** choose secondary medical)
- Cancel for medical reasons.
- Preexisting conditions (requires purchase usually within 14 days of first trip deposit.)
- Repatriation of remains, if death occurs during travel, is a very expensive and difficult process.
- 24-hour assistance provided
- Hurricane and weather (must be purchased before storm is named.)
- Terrorism (reimburses travelers who need to cancel or interrupt their trip due to a terrorist attack.)
- Financial default (will refund a traveler's journey cost because there is a complete suspension of operations by the travel supplier.)
- Employment Layoff (often requires that you have been employed for three years or more) or called to active duty military service.
- No deductible

### What most insurance does NOT cover

- Alcohol and Drug-Related Injuries
- High-risk activities and Sports. The majority of winter sports are excluded. Read the fine print. There are sports policies, but they are much more pricey.
- Travel to Dangerous Countries

**To ensure you have the coverage you need and select the best policy for your next trip, it's essential to read each policy's documentation to understand what benefits are included. They**

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**are not all the same.**

### **What to look for in the ratings**

Overall customer rating 4 and above

AM Best Rating Should be A-rated

The reviews by top travel sources such as Forbes, Travel Weekly

Chose a company that will mediate for you; the best ones do

A travel insurance website with exceptional customer service

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### **The Numbers**

**Comparing the quotes and coverages from three travel insurance sites**

**\*Please note that questions asked for travel insurance DO NOT ask about health, preexisting conditions, or financial status. \***

**The scenario for all the insurance quotes below**

**Travel in April 2024 for 17 days**

**The trip started and ended in Switzerland, so we entered Switzerland.**

**One person**

(We live in different states, so we can't be on the same policy if you are, that will help your cost)

**The cost of the trip is \$3000**

(This covers only non-refundable costs, airfare, and only three nights of hotel)

**Base country USA-Base state Illinois**

**Age 47**

***Keep in mind rates can change. This is part of an exercise we do each time. We suggest you do the same***

In all the examples below, look closely at three things;

- Medical coverage for Covid
- Medical Evacuation
- Emergency Medical

[Squaremouth](#)

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## Insure My Trip

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**Allianz**

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As you see, the difference can be pretty stark. These are all top carriers with solid reputations. The coverages that are most essential vs. just price. Once you narrow it to a few, look at the “fine print” or the differences, and there can be big ones. Once in a while, you will find a policy that may cover evacuation for non-medical reasons like terrorism or natural disasters.

**\*Based on continued low coverages and cost, we would suggest avoiding Allianz. The examples above, we believe, establish that. They have excellent customer service, but that doesn't do any good if you have a serious medical emergency. When they evacuate you, it is to the “nearest appropriate facility following a covered illness or injury”. That is not the case in the US; you are still overseas in most cases.\***

## Examining Different Ages

Now you may say, well, it is way more expensive in your sixties. That is true because age is the most substantial factor in pricing a policy. Let's run the model again at ages 25 and 65.

### 25 years old

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**65 years old**

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## **Quote for Vietnam trip**

For argument's sake, we will present another country outside Europe, VietNam. All factors above are the same.

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## **Pricing out the big stuff**

If your main interest is just the medical and evacuation pieces, get a policy with a trip cost of only \$1000 or even zero. Here is a 47-year-old policy with all the same other factors.


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### Make sure to always pick Primary Medical coverage

Below is an example of what to look for. For a small difference in the cost of the policy, the coverage difference is substantial.

 <b>Trawick International</b>	<b>Trawick International: Safe Travels First Class</b>
255,271 policies sold since 2012	Cancellation \$4,000
Last sold 1 hour ago	Interruption \$6,000
4.14 ★★★★★ 3,134 reviews	Medical Evacuation \$1,000,000
♥ Compared 1,408 times	Medical \$150,000 Primary ⓘ

 <b>WorldTrips</b>	<b>WorldTrips: Atlas Journey Preferred</b>
57,946 policies sold since 2008	Cancellation \$4,000
Last sold 1 hour ago	Interruption \$6,000
4.28 ★★★★★ 401 reviews	Medical Evacuation \$1,000,000
♥ Compared 859 times	Medical \$100,000 Secondary ⓘ

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Iceland to break up the policy images.

## Our favorite travel insurance site [Squaremouth.com](https://squaremouth.com)

After many years of trying different sites, we are completely sold on [Squaremouth](https://squaremouth.com). They have an excellent, seamless, user-friendly interface that is simple and easy for even the most naïve computer consumer. The companies they use are some of the best, and they offer an incredible guarantee of zero complaint tolerance.

### [Squaremouths Quality Standards](#)

#### Travel Insurance Benefits

Most policies on their site are comprehensive, covering the most important traveler concerns, such as cancellations, medical emergencies, travel delays, and luggage.

#### Covid-19 Information

They understand travelers face an entirely new layer of challenges and have more questions than ever before. Their Traveler's Guide for COVID-19 explains available coverage and answers frequently asked questions.

### **Emergency Assistance**

Every provider on [Squaremouth](#) has a 24-hour emergency assistance department that can help travelers 24/7 during their trip.

### **Zero Complaint Guarantee**

Protect Yourself with our Zero Complaint Guarantee

The provider's reputation in handling claims is as important as the price and coverage of a policy. They promise to only sell policies from financially stable, reputable companies who handle every claim fairly. If you feel your claim should have been handled differently, they are happy to mediate with your provider on your behalf.

### **Insurance Providers**

They only offer policies from providers backed by financial stability, A.M. Best-rated companies, with a "Good" rating or higher.

### **Same Price as Purchasing Directly from the Provider**

The price of every policy we sell is the same as it would be if you bought directly from the provider. This is regulated by federal law and cannot be changed. By purchasing through Squaremouth, travelers can compare products with the entire market and utilize our Zero Complaint Guarantee services during a claim

### **Help Center**

[Squaremouth](#) is well aware that many travelers have questions about travel insurance. They feel it is their role to answer these questions to help every customer find the coverage they need. The site offers excellent education and a toll-free line to speak with a representative. Travel insurance education empowers consumers.

### **Their stats**

We approached [Squaremouth](#) to learn more about the demographics and trends in travel insurance. Their historical data shows that their primary demographic has always been travelers aged 55-80, taking international and typically more expensive trips. During the pandemic, they have seen an increase in younger families purchasing insurance for domestic travel, with parents aged 25-40 and

children under 18. Typically, younger travelers did not purchase insurance, especially for domestic trips.

In 2019, approximately 43% of their sales were to travelers in the Baby Boomer generation, 18% to Gen X, and 16% to Millennials. For 2020, they saw a significant drop in older travelers due to COVID-19 concerns – 32% of travelers were Baby Boomers, with Gen X rising to 23% of our overall sales and Millennials rising to 20%.

In 2021, this shifted further, with Baby Boomers accounting for approximately 27% of their overall sales, Gen X for 26%, and Millennials for 24%. They believe this will continue, as younger travelers are more inclined to protect their travel investments after potentially experiencing losses at the start of 2020. More countries are now requiring insurance for entry as well.

### **How long does it take to buy an insurance policy at [Squaremouth](#)?**

On average, we spend less than five minutes buying a policy. You don't need to talk to anyone, and it is all done online. All required documents are sent to you immediately via email. We always print out our documents to bring on the trip in case we need to show them during our travel. It is smart to leave a copy back home in case your family needs it in an emergency.

***Check out [Squaremouth.com](#) for yourself. Set up a mock trip and play with the numbers to view the differences in coverage.***



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## Travel insurance Q &A

### Making you an empowered consumer

#### Single trip vs. Annual policy

We look at single and annual options on every trip, and the bottom line is that the yearly policy does not provide adequate coverage, especially for the cost. Coverages are lower in the policies we have examined and, in some categories, non-existent. Instead of going into great detail, here is a visual for a 47-year-old. The medical coverage is very low, especially if this is someone who is overseas a lot.

If you are looking at long-term travel and travel most of the year, that is outside this article's realm. Those cases are a bit unique, and there may be other options on the table. A combination of an annual insurance policy and [Medjet](#) (more on this later) might cover the bases well.



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### Why do I need travel insurance if medical care is less expensive overseas?

That is true for several European nations, but times are changing. Countries charge less for their citizens because they pay into the system via their taxes. Many nations are waking up. If a tourist is injured or ill in some countries, they now charge the actual cost of services, not what is subsidized for their citizens.

Can you break a hip and take on tens of thousands of medical bills out of pocket? Most of us can't. Will you give up traveling for years as you pay off medical bills? All to save yourself \$130? We have some friends with substantial financial means, but they never leave home without travel insurance and have used it for serious stuff.

### When should you buy travel insurance?



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This is very important, especially if you have any preexisting conditions. Many travelers think they can buy insurance anytime before their trip and assume they will be covered if anything impacts their travel plans. That is often not the case. The best time to buy a policy depends on the benefits and the type of coverage you are interested in.

Preexisting Condition coverage is for those interested in specific time-sensitive benefits. For example, Preexisting Condition coverage or Cancel For Any Reason must buy a policy within 14-21 days of making their initial trip deposit. This is always what we buy. Once we make our first purchase for a trip, the very next step is purchasing travel insurance. We do it all online and in less than 5 minutes.

Although Trip Cancellation policies can be purchased until the day before a trip, we recommend that

travelers who want cancellation benefits buy as soon as possible because only unforeseen events can be covered. Travelers who primarily want medical coverage during their trip can buy anytime before the day before their trip unless they need Preexisting Condition coverage.

What never works is if you just found out you need major surgery and then want to buy a policy to get your trip costs back, you will be out of luck.

### **One of the biggest myths is that travel insurance is expensive**

That is one of the greatest misconceptions out there. Part of this draws from people who do not compare or use who their agent suggests. We often see people categorically say get Allianz. But when you compare their coverages to cost, as we did above, they are very costly for the low coverage. That may deter many people from seeking further options, but many are out there.

### **How much does an insurance policy usually cost?**

The cost of a policy depends on four primary factors: the trip cost, the age of the travelers, the length of the trip, and the amount of coverage included within the policy. While the premium calculation varies between providers and coverage, a standard Trip Cancellation coverage policy typically costs between 5% and 10% of the total trip cost. A policy without an insured trip cost will likely be significantly less expensive.

The cost will vary by policy; we always suggest the least expensive policy with the necessary coverage. In other words, if your credit card provides adequate coverage for travel delays/interruptions and baggage loss, then the trip cost you put into a policy in which you seek significant medical and evacuation benefits is often relatively low or even zero. Refer back to the examples above.

Most people are unaware that you can enter a zero trip cost if your main reason for getting the policy is medical and emergency evacuation. The cost goes down quite a bit if no trip cost is entered. A recent example is one person in their 60s going to Europe with zero trip cost coverage and only medical and evacuation; the cost was in the \$50s. Look closely before purchasing to ensure you understand what is and is not covered.

### **Why is travel insurance worth the cost?**

Travelers today face more hurdles and uncertainty than ever before. Travel insurance can cover you for various events that may impact your trip and potentially cause a financial loss. Keep in mind that if you are seriously injured, your family will be the one to step in. This could cause severe financial and emotional stress, especially if they are unable to travel out of the country. Most policies will pay for a family member to fly out and for lodging if you are hospitalized.

## **I am young and healthy; why do I need travel insurance?**

We dealt with this at the beginning of this article; however, an added element young people don't consider is that they may not have credit cards with significant credit limits. They also may not have access to large amounts of cash to cover things like flight changes, luggage loss, being stuck in a city with no reservations because their AirBnB was canceled on them, medical care, etc.

If you are out late into the evening or traveling solo, you may be more susceptible to being a victim of a crime. One of the top travel bloggers in the world tells the scary story of being stabbed during a trip.

## **I travel in the U.S. without extra travel insurance; why worry about it overseas?**

When home, your regular insurance often covers you. Most car insurance companies will cover your rental car or injuries sustained in an accident by yourself for others if within the U.S. Your health coverage will cover medical care and medical evacuation within the U.S. Your family can be at your bedside very quickly, which may not be the case overseas. If they do not have a passport, it gets even more complicated.

Your home health insurance will not likely interact with a foreign facility to guarantee payment. Some plans say you are covered. That coverage is based on the limits set by your policy. It could take many months and even a year to complete that review. In the meantime, you have to pay, which could be devastating financially. There have been reports of foreign hospitals holding patients captive until full payment is made, or they require an enormous amount of money upfront to receive care. In a heart attack scenario, that time loss could be devastating and has been.

## **Why do I need more if my credit card has travel insurance?**

This is where reading your policy becomes very important. We have the Chase Sapphire Reserve Visa card; we adore this card. It offers quite a bit of travel insurance coverage IF you use the card to pay for your bookings. There are good parts to this coverage. We are comfortable with their baggage delay, lost luggage, trip cancellation/interruption, trip delay, auto rental collision damage waiver, travel, emergency assistance line, and travel accident insurance coverages.

**However**, the emergency evacuation rate is much too low, at \$100,000. That would work well in the U.S. but not overseas, where an evacuation could easily be over \$200,000. What is abysmal coverage? What are the emergency and medical benefits? They cover only \$2500 for medical expenses in total. That is barely what an E.R. visit for stitches covers anymore. It must be an emergency, too. There are quite a few exceptions.

## Do I need to consider a Cancel for any Reason policy?

We do not ever get this level of insurance. Any reason we would cancel a trip would be covered. It usually only covers half the trip cost but is much costlier. We only cover non-refundable trip costs, which come to around \$1500 a person as a norm since we use points for most of our hotels. Our non-refundable trip costs are usually airfare and a few days of the hotel if we interrupt the trip early. Everything else is cancellable at no cost. If we have a non-refundable AirBnB, which we do not often do, we would include that in our trip cost.

If cost is not a factor, then why not? It is only that much better coverage. Do take the time to look at the limitations.

*Interested in the Best Travel Cards in the industry? It is how we get most of our hotels for FREE! Check out our post on [Travel credit cards](#).*

**I am currently getting treated for cancer (or any other serious disease), and I thought I could not get coverage.**

That is a huge misconception. Your health history and active disease are not part of what they assess to quote you a policy. It is age, trip cost, and destination. If you buy a policy as soon as you book a trip, you will have preexisting conditions covered.

## Why is medical evacuation coverage so high?

The cost of medical evacuation has gotten prohibitive. Instead of going into detail here, check out this [article](#) on some of the prices to be returned home in the case of medical evacuation.

## Cruises and tours

These will cost much more, often due to non-refundable trip costs. This becomes even more important when shopping around. If your concern is more about the big stuff like medical evacuation and medical coverage, you can rely on credit card coverage for cases where you must cancel the trip. Many companies have cruise-specific insurance, and many cruise lines require insurance.

Joelle and her husband took a Hurtigruten cruise in 2019, which was quite costly. They purchased it on her Chase card, which covered trip interruption and cancellation. She then got a policy through Squaremouth that covered hotels before the cruise, train tickets, and flights for \$3000 for both. The policy also had top coverage for medical emergencies, which covered all bases.

## **Rental Cars**

This is a bit more tricky. In our case, we never add it to our travel insurance policy. It is pretty pricey. Our Chase Preferred Sapphire covers collision insurance up to \$75,000 of the vehicle damage; as long as your car is not worth more than that amount, you are fully protected. On our most recent trip, we submitted a claim for minor damages to Chase; it was handled quickly and easily.

Now, here is a crucial element. Chase insurance does not carry liability. We buy it from the rental car company. It averaged about \$2-5.00 a day in our last few rentals. Most countries require it now, so it is already included in the price you are paying.

Learn what are the [Essential Medications for Long Flights: A Nurses Guide](#)

## **Can I make changes once I purchase the policy?**

We have had to make changes often, especially during Covid. We moved the dates for the whole trip, extended some, and shortened some. The process is simple. Email the policy company the info, and they respond quickly with an updated policy. Even when we extended the dates, no company charged us any additional cost.

## **Do we have a favorite carrier to use?**

We are huge fans of Tin Leg. They have the highest rating on Squaremouth and often have some of the best prices. The coverage we often get is \$500,000 for primary medical and \$500,000 for medical evacuation per person. We shop based on coverage and price, so we switch carriers at times, but rarely now. We each have separate insurance policies on our trips as we live in different states.

## **What countries require travel insurance?**

Countries are increasingly requiring travel insurance for all people who enter their borders. This is fluid, so check back often if you don't plan to get insurance even after booking your reservations.

The list of countries that mandate travel insurance is growing. Here is the list as of April 2024.

- Antarctica
- Bermuda
- Bhutan
- Galapagos Islands
- Cuba
- Ecuador
- Egypt
- Jordan
- Myanmar
- Nepal
- Qatar
- Russia Federation
- Rwanda
- Saudi Arabia
- Schengen Visa countries in Europe for stays over 90 days
- Seychelles
- Sri Lanka
- Turkey
- Ukraine

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### **It is still smart to make sure your policy covers COVID-19**

Most of the travel insurance policies available through Squaremouth are comprehensive and are designed to cover the most common traveler concerns. This includes coverage for trip cancellations, medical emergencies, evacuations, travel delays, lost or delayed luggage, and other less commonly sought-after benefits. When it comes to Covid, look closely for that option.

**\*Avoid buying directly from the travel insurance company. If there are issues, it would be ideal to have a middleman mediate for you. If they want to keep their business relationship with the site, they may be more responsive to work with you.\***

### **[Medjet](#)**

They are the premier global air medical transport. One caveat to travel insurance is that medical evacuation usually gets you to the closest facility to care for you. [Medjet](#) gets you back to the U.S. to

the hospital of your choice once you are stable enough to fly. They cover COVID-related transport as well. Word is they have never been so busy.

They carry their own policies. The policy is only for transport and no other aspects of travel insurance. Their motto is you never think it will happen to you, but it is the best protection you can have when it does. They have individual trip policies starting at \$99 and annual policies for \$295. They have family plans as well. Most of their policies limit the age to 74 and younger. Prices are not based on age below that.

We have been buying this insurance for years, and it is a valuable policy. If you are going on multiple trips a year for many thousands of dollars, it is well worth the around \$300 cost. We feel so strongly about MedJet that we wrote a blog post, [Global Medical Evacuation Coverage for Travelers: A Frank Discussion](#).

### Final Thoughts

Ultimately, we encourage you to shop around and do your homework. Know what you are buying and study the coverage. You also need to be comfortable with what you are buying. Paying more does not mean you will get better coverage. It is about reputation and service quality. If a policy doesn't feel right, move on.

The peace of mind of having travel insurance is worth its weight in gold and means happier traveling! Having made several claims over the years and knowing many who have it, it is invaluable. It has made our travels much less nerve-racking when iffy situations arise. We can focus on our adventure and know we are protected from the evitable what-ifs that occur.

In conclusion, **DO NOT LEAVE HOME WITHOUT TRAVEL INSURANCE.**

[buy now](#)

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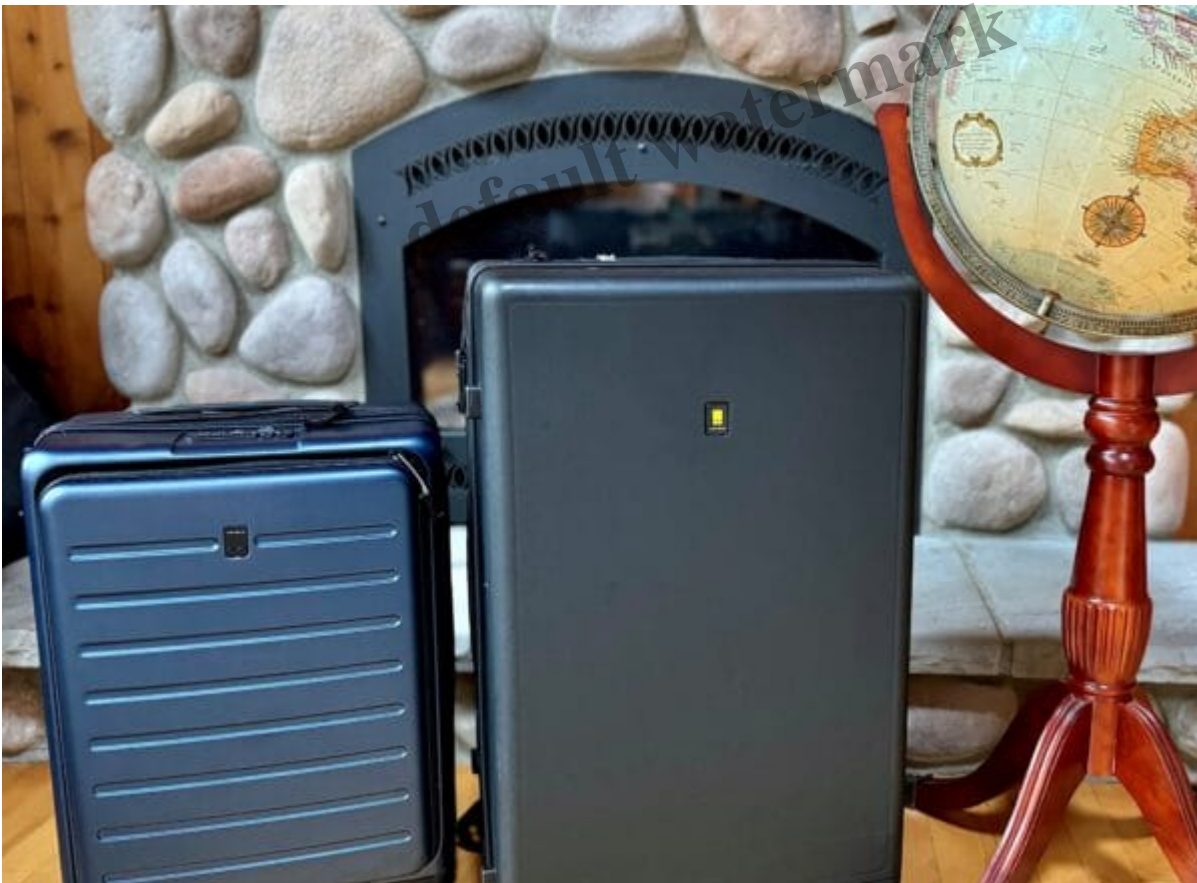




Omis, Croatia

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