

# Travel Insurance – Don't Leave Your Country without It

If you are planning on travelling overseas it is vital that you take out travel insurance. Unexpected things can happen, such as natural disasters or accidents, or you may become ill while away, and without travel insurance you could find yourself facing huge expenses.



## **Natural disasters and accidents**

We certainly never plan for accidents to happen and natural disasters can strike anywhere out of the blue. This is why having travel insurance is so important as it is at least the one thing you can organize and if something does go wrong then you are covered. You may require medical assistance or find that you need to be flown home.

Travel insurance can cover your medical expenses, which in a foreign hospital can cost you thousands if you are not covered. If you require further attention you may need to be flown home, and a medical evacuation can reach in to the tens of thousands of dollars.

## **Illness**

If you become ill overseas you may need to be admitted to hospital, and when in a foreign country this can be extremely costly as you won't be covered by their health system. If you need to return home early these additional costs can be covered if you have travel insurance. Your insurance will cover your hospital stay and any medical emergency costs.

## **Lost or stolen belongings**

It is important to have travel insurance while travelling overseas in case you lose your belongings, or if they are stolen. Travel insurance will cover your luggage and any documents, such as your passport and visas, as well as any cash.



## **Death or disability**

If you become permanently disabled you will find that most policies will cover expenses, or if you happen to die as a result of an accident then your travel insurance can cover this too. It can be extremely costly to transport remains, for example from Europe it can cost around ten thousand dollars to fly a body home. The stress of having to come up with this huge sum for a grieving family would be terrible, so it is worthwhile having the cover.

## **Things to check**

Make sure that you are covered for all your travel items and that you have enough cover for the country you are going to. Do a bit of research and find out what the medical expenses are like where you are going and check your fund will cover you if you have to be hospitalized. You may find that dangerous activities like scuba diving and bungee jumping are not covered, so find out first and think about whether you are going to risk partaking in these activities while away. If you have any pre-existing medical conditions you may not be covered unless you let them know, so make sure you are upfront.

When you take out your insurance be thorough and read the fine print, and double check your dates. You need to be covered for the entire duration of your trip so remember the difference in time zones.

**By Harry Jameson**

insure4less.com.au

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