

# SMART TIPS HOW TO SHOP FOR TRAVEL INSURANCE



If you're planning your next big adventure, then you need to be considering cost-effective options for traveler's insurance. There are ways to save, and ways to ensure that the policy you choose is well-suited for your specific needs. The following six tips for buying the best traveler insurance could be the first step to a safe journey.

1. You need to be aware (and many are not) that several of the benefits available with traveler insurance policies are duplicate coverages of some you may well already have. For instance, your health insurance coverage may have you completely safe when traveling abroad. If this is this case, then it would make no sense to pay for medical coverage in a separate traveler's insurance plan.
2. Research and understand the types of policies that are available to you - [learn more here](#). Check to see the coverage types you already have in place from your homeowner's policy, health policy, credit cards and other applicable options. You can customize your policy based on various benefit categories including:  
  
Lost or stolen luggage coverage; Accidental death/dismemberment coverage Medical coverage; Emergency evacuation coverage; Trip interruption/cancellation coverage; Tour operator bankruptcy coverage;
3. The pros recommend buying traveler's insurance through [3rd-party insurers](#) instead of buying it through your travel company. In most cases, the coverage is superior. Also, when you purchase through a well-established insurer, you are covered even if your travel company suddenly goes out of business.
4. Don't be afraid to ask relevant (or even irrelevant) questions when policy shopping. If something is tinging on your brain, then ask. Make sure you understand the specifics of what is covered and what is not. For instance, are you covered against tsunami damages for your trip to Indonesia? Seriously, you need to know, or why bother insuring your trip at all?
5. If you are going to be traveling with a considerable amount of assets, like expensive electronic equipment or jewelry, then it may be the least expensive option to add a floater on your homeowner's policy. You can get the [extra coverage](#) you need customized to your needs. And obtaining it through the insurer you are already established in business with will most likely save you some cash.
6. One of the most potentially advantageous benefits of traveler's insurance is the emergency evacuation coverage. Yes, it is unlikely you will need it, but if you do, it could save you tens of thousands of dollars. Especially if you are someone who adventures a lot, this coverage is almost a necessity. It is inexpensive to purchase in most cases, and you will be taking a serious hit if you are to need and not have it in place.

Like all types of insurance, traveler insurance is a gamble. Insurance coverage has a double-sided nature: if you have it and don't end up needing to use it, you're left a bit voided. But if you do not

have coverage, and need it all the sudden, then you'll be smacking yourself in the forehead, repetitively. Take your time. Research the available plans. Don't pay for coverage that you don't need to - and don't travel without having some type of coverage in place.

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