

7 “Must-Have” Coverages in Travel Insurance

Most common things can go wrong while you are on holiday:-

- You may get sick & unable to continue travel;
- Flights can be delayed or canceled;
- Your luggage can get lost in transit;

We cannot predict any of these situations, let us look at the must-have benefits of travel insurance: -

1. Medical expenses (inclusive of Covid-19)

This will provide cover for the costs of emergency medical and surgical treatment while you are off enjoying your holiday.

2. Repatriation and evacuation

This service is essential for getting you back home, especially if it is a medical emergency. Or to repatriate mortal remains back home as well, in the unfortunate event of a death.

3. Cancellation or curtailment

You may be forced to either cancel or cut short your holiday should any emergency occur. These can be medical, work-related, or otherwise. This covers you for any travel and accommodation costs you have paid.

4. Missed departure

This benefit covers the costs of extra accommodation and travel expenses if you miss your departure flight, boat, or train due to situations outside of your control.

5. Delays

We all have experienced delays when it comes to traveling. For example, the delay is due to bad weather conditions,

the insurer will pay you a certain amount. Check your policy to see how long of a delay is required to qualify for this benefit.

6. Lost, stolen or damaged baggage

One of the most important features of travel insurance is a policy for baggage insurance. It ensures that you are reimbursed in the event that your baggage is lost, stolen, damaged or destroyed. There are two forms of baggage coverage: baggage loss and baggage delay.

7. Personal liability

Personal liability coverage is a benefit that allows the insurer to reimburse the amount for any liability charges if you accidentally cause harm or damage the property of a third party in a foreign land.

Travel insurance exists to ensure that you will at least gain something back should your travel plans fall apart.

If you are having trouble figuring out where to find the right travel policy for you, you can start contacting us at "Dindings Corporate Insurance Agency"

Contact us now for a free consultation on insurance related matters.

- 1. Email your queries to insurance@edindings.com or*
- 2. Call us at 012-2861817 (M), 03-21622515 (O)*