Planning For Year End Holiday?

Year end school holiday is coming. Have you think about buying a Travel Insurance protection for your year end trip?

Why should I get a Travel Insurance?
Having travel insurance is like having a safety net to make sure that you're covered financially if something goes wrong while traveling.

With travel insurance, you will receive financial compensation to help you for things like buying a new flight ticket, temporary accomodation until the next available flight, medical expenses and even emergency medical assistance which normally will cost you a furtune.

How Does Travel Insurance Work?
Buying a travel insurance policy means you pay a premium to the insurance company to cover you against specific events for a fixed time period (i.e. your travel period). Travel insurance is designed to cover unforeseeable events during travel.

For example: You've made plans to travel to a destination and all the reservation on transportation, accormodation and excursion trip is booked. Suddenly you receive a weather alert that a tropical storm will hit your travel destination during your travel dates, resulting in flight cancellations and rendering all reservations and bookings you've made for the trip burned. But, since you bought travel insurance before the announcement of the storm, you will be covered for all costs of the holiday. If you bought travel insurance after the storm was announced, you won't be covered for any storm-related losses whatsoever.

What Does Travel Insurance Cover?

– Accidental Death or Total Permanent Disability
– Medical Expenses Arising from Accident or Illness
– Emergency Medical Evacuation and Repatriation
– Travel Inconveniences
– Trip Cancellation (Pre-Departure)

What Doesn’t Travel Insurance Cover?
– Pre-Existing Medical Conditions
– Suicide or Self-Injury
– Involvement of Alcohol and Drugs
– Sexually Transmitted Diseases (STDs)
– Pregnancy, Childbirth or Miscarriage
– Travel for the purpose of obtaining treatment
– Acts of War
– The Insured’s person participate in terrorist acts.

How to make a Travel Claim?
Travel insurance policies are compensate based on reimbursement basis. To get compensated for your loss or damages, you will have to submit proof of your losses, then the insurance company will get it verified and reimburse you according to what your purchased travel insurance policy covers. You can also contact the travel insurance 24 hours Hotline for advice and assistance during the trip and the cost of the phone call will be reverse charge to the insurance company.

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)