# The best travel insurance for you

What is the 3 most important travel protection that we are looking for?

What is the biggest worry when traveling?

**1. Flight Delay or Cancel**
The number one thing that can happen during your trip is a flight delay. A flight delay of a few hours is inconvenient. If a flight is delayed more than six hours, then very often a lot of additional costs pop-up.

For example, you will miss your connecting flight; have to stay for one more night without any hotel bookings, and anything that did not plan for will cost extra money.

Flight delay is the most important protection that we are looking for.

**2. Luggage Delay of Missing**
You arrive at your vacation destination and your luggage is missing. Your warm jacket on your winter trip to Japan is in the luggage and now you are freezing outside in Tokyo. Your business suit or dress for the meeting is missing.

If your checked in luggage is delayed or missing for more than a day, you most likely will need to buy extra clothes, or other personal items while waiting for your luggage to be found or reach you.

Luggage delay is the second important protection we are looking for in a Travel Insurance.

**3. You'll Get Sick**
Another is when traveling in countries where the living costs are much higher than Malaysia, you tend to worry about Medical

Expenses. Many Malaysians travelling to a foreign country with different climax for the first time tend to get sick because they are not used to the temperature and environment differences.

Going to the doctor or the hospital abroad is not cheap. The low Ringgit and the high exchange rate make doctor or hospital visits in developed countries like Japan, Korea, Australia or the US to cost a fortune.

The worst part is, if you have an accident or need to get admitted to the hospital. Then the cost can go easily to hundred and thousands of Ringgit.

Medical Expenses is the third most important protection, when we look for Travel Insurance.

WHY Personal Accident Insurance is not in our priority when purchasing a Travel Insurance?

When we buy Travel Insurance, we only want to look at the things we want to protect ourselves from during the vacation. Death from accident is not one of them, because we want to be protected against accidents all the time. Not only on vacations.

It just does not make sense to insure yourself for accidental death only for vacation. Out of 365 days a year, how many days are you on vacation? Why do you think that you will only have an accident during your vacation.

Travel Insurance is not Life Insurance. If you worry about your death and that your parents, wife/husband, or children have enough money when you die, then get Life Insurance or buy Personal Accident insurance for the whole year.

This is the main reason, why we do not consider the sum insured for Personal Accident important and worth looking at.

Thanks for reading.

***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)*