



PACKING THE RIGHT TRAVEL INSURANCE

For some people, vacation means midday naps, lounging poolside, and the only obligation is utter relaxation. Others seek heart-pounding adventure and non-stop thrills. Whatever type of holiday you seek, the last thing you want is for an unexpected medical event to derail. But if it does, having travel insurance helps protect you and get you back on your feet.

Travel insurance is a highly personalized product with options that can often be tailored to your unique situation, medical condition, or health issue. Getting the right coverage starts with an accurate application, but many people are unsure how upfront they should be.

The short answer is: completely, be completely forthcoming.

Travel insurance providers will ask you to complete an application form and perhaps a detailed medical questionnaire. Answer honestly and err on the side of giving too much information. Even things that seem trivial to you may be important to your insurer, who wants to make sure you're getting the best protection for your circumstances. Plus, in the event of a claim, the insurance company will review your medical history and if they discover something you neglected to tell them, your claim may be denied. Even if the claim is unrelated to said undisclosed medical condition, you may have been put into a plan for which you were not eligible, and the misrepresentation (intentional or not) may invalidate your policy.

If you're unsure of your answer to any question, get the advice of your doctor.

Get the right plan at the right rate

Your application determines your eligible plan or plans and the coverage that best fits you. Different plans come with different rates based on your health factors and risks.

Sometimes, health conditions change, and of course you don't want it spoil your travel plans! The best way to make sure you stay well and enjoy your trip is to get the advice of your doctor before you go. They may have suggestions for you based on your situation, where you're going, and anything you ought to do before or while you're there.

You should also contact your insurance provider to update your information and ensure your coverage still offers the appropriate protection. Accurate and up-to-date information about your health will get you the best protection and the best rate—perhaps even better than what you're paying now!

Be clear when you apply and before you travel to ensure that there are no surprises when you need insurance the most: when it comes time to make a claim.