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How to Avoid the Five Loopholes of Purchasing Travel Insurance by [Tracy McManamon](#)

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Think about the time you go to the doctor's office or sign any legal document. Set right before you is a pile of papers you are told to sign and date. Some people brush over the contents of the page, but are honestly so overwhelmed by all the papers that they do not thoroughly read through the details on the page. Others know the dangers of not knowing what they are signing and read each line very carefully, to make sure that they understand what they are signing for and what the consequences are if they do not uphold or keep their side of the agreement.

Purchasing travel insurance can be similar, in that there will be small print and lots of words on the documents you have to sign. Do not let this hinder you in anyway from getting the much-needed insurance, or you may find yourself wasting a lot of money on trip cancelations and foreign medical bills. In order to avoid being caught off guard because you signed something you didn't know you were signing, read the fine print and avoid these five loopholes with travel insurance:

1. "Not a covered reason for cancellation": make sure you understand when a cancelled trip would be covered and when it would not. A trip would be covered for sickness, injury, or death of you, a family member, or a traveling companion, hurricane damages your destination or cancels your flight, laid off from work or required to work, terrorist incident in your destination city, bankruptcy of your travel supplier, or if you are called for jury duty. All reasons for covered cancellations are on a Policy Certificate. Make sure you know what this is and have read it carefully. If your reason is not on this list then you will NOT be covered. There is one way to make sure that you are covered regardless of the reason for cancellation and that is to get the "cancel for any reason" option, which you can add to any plan.
2. "Pre-Existing Conditions": travel insurance will not cover pre-existing conditions because there is a much higher risk that they will be paying extremely high medical bills for you when you travel in another country. The only way to get insurance companies to cover you once it has already been determined that you have a condition, is to get a waiver for the condition. Insurance companies guidelines for this include: 1. You need to buy insurance soon after your first trip payment, 2. You need to be healthy when you buy insurance, and 3. You need to insure the full amount of your trip.
3. "Covered Exclusions": There are some very specific reasons why you would not be covered under any circumstance. Here are a few examples: self inflicted injury, driving in a motor competition, bungee cord jumping, or any criminal acts committed by you. These exclusions are also listed in the Policy Certificate for your convenience.
4. "Incomplete Documentation": the appropriate paperwork must be given to the insurance company in order to be reimbursed for any injury on the trip or cancellation of a trip. Make sure you obtain any important paperwork throughout your trip, including any bills you may receive. By doing this you will be able to supply the insurance company with all the proper documentation as quickly as possible when needed.
5. Enrolling Too Late: To put it simply, you cannot purchase insurance to travel to a country that is about to break out in war. You cannot obtain insurance when something has already been predicted to happen. In order to avoid trying to get travel insurance when it is already too late, get insurance as soon as you know the trip is definitely happening.

As time consuming as it may be, read the small print before you sign for any travel insurance. By

doing this you ensure that you and your family are going to have a safe trip and will not be surprised if something is not covered. Never hesitate to ask your insurance company if you have any questions or are unsure if something is going to be covered or not. Enjoy your trip!

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Tracy McManamon is an independent insurance consultant at One Source Benefits. He ensures that his clients enjoy a stress-free trip by choosing the right a [travel insurance](#) and a [travel medical insurance](#) plan.

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