# Single Trip Holiday Insurance - the Best Way to Travel Cheap by Marry James

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Who wants to spend extra money while vacationing and run out of savings? Certainly no one! If this year you canâ€™t afford to have a luxurious holiday and are looking for budget options, ensure that you have an adequate travel cover in place. In case of unfavourable situations, it provides you with compensation for all your financial losses. Even if you need to take up medical assistance, it will pay for all your medical bills. In case your trip gets delayed, your insurance will pay for accommodation and food expenses that you have to incur while waiting for your flight. Purchasing single trip travel insurance is the best way to save that extra money that you could spend in dealing with unfavourable instances plus the investment that you have made on arranging your trip in case it gets delayed, interrupted or cancelled.

Single Trip Holiday Insurance Checklist

Before purchasing single trip holiday insurance, ensure that it covers all your specific requirements. Besides this, avail the level of cover that best fits your requirements. Here is a checklist what an insurance policy should generally include:

Loss and theft of personal money and passportLoss and theft of personal belongings such as jewellery and electronic items including camera, watch, laptop, iPod and other thingsLoss, theft and damage to expensive sports equipments such as ski poles or golf clubsPersonal ailment, injury and accidentEmergency evacuation if you need special medical assistanceMissed, delayed and cancelled departure due to bad weather, airline company shutdown, strike by airline staff or any other unavoidable reasonAdditional accommodation and food expenses in case your flight gets delayed by long hoursLawsuits in case any of your activities damage the property of othersEvacuation in case of terrorist attack, riots, natural hazards, armed conflicts and military red alertExtreme sports activities if you intend to undertake themTrip cancellation or interruption in case of serious illness or death of a close relative, being called by the jury, natural catastrophe or any other circumstance

You may not find all the above elements in a standard single holiday insurance policy. You will have to tailor it according to your specific requirements and buy an appropriate coverage in order to travel safe.

Besides this, careful analysis of needs and calculation of coverage can help a great deal in finding and appropriate plan with adequate cover at reasonable prices.

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