The Top 10 Questions Every Traveler Asks by Tracy McManamon

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When getting ready to go on a trip it is smart to start asking questions about the travelers insurance you have and how it will affect you and your family. By doing this, you will be completely prepared to go on your trip and know exactly what will and will not be covered. Because people travel frequently, there are some questions about travel insurance that get asked more often than others. I would like to inform you of the top ten questions that every traveler asks and what the answers are.

1. â€œDoesnâ€™t my credit card have travel insurance?â€•: Although we all would wish the answer to this would be yes; unfortunately no, your credit card does not have travel insurance. If it does provide even a little bit of travel insurance, it is not going to cover you in the areas of â€œmedical expense or evacuation coverageâ€•.

2. â€œWonâ€™t my regular health insurance cover me abroad?â€•: Although some health insurance companies may cover some things, while you are traveling abroad, a majority of your medical expenses will not be covered. And your major medical expense if something happened would be your evacuation which no regular health insurance company will cover.

3. â€œWill my cruise line refund me?â€•: The way that most cruise companies work is that they usually refund you up to about two weeks before you leave for the trip. Unfortunately though they will not be giving you back a full refund no matter when you cancel, and once you are only two weeks away you will receive no money back if you cancel.

4. â€œAre hurricanes covered?â€•: When purchasing your travel insurance make sure hurricanes are listed on the insurance companies â€œcovered reason for cancellationâ€•. A lot of times if a hurricane is already expected to take place somewhere you will not be able to buy travel insurance if you are traveling to that location.

5. â€œAre pre-existing conditions covered?â€•: To many peopleâ€™s surprise, pre-existing conditions can covered. Usually for a pre-existing condition to be covered though you have to have a waiver stating you do not have that condition any more. You must follow these guidelines: â€œ1. Buy your plan soon after you first trip payment, 2. Insure for the full trip cost, 3. Be medically cleared for travel at the time of purchaseâ€•.

6. â€œWhat does travel insurance cost?â€•: The cost of travel insurance can vary a lot depending on the type of coverage you are looking for, and how many people you will be covering with the plan. One easy way to look at it though for figuring out how much your travel insurance will cost personally, is to figure it will cost about â€œ4-8% of the trip costâ€•.

7. â€œWhen should I purchase my plan?â€•: As soon as you know that you are taking a trip and especially once you have already started putting money down for the trip, you should be purchasing travel insurance and medical evacuation insurance.

8. â€œHow do I know I can trust the company?â€•: That is a great question! Make sure you do research before purchasing the insurance through the company. See how many years of experience the company has. Do they have many complaints? If they do have complaints what are they about? By doing your research and talking to others about the experiences they have had with travel insurance companies, you will begin to narrow down your search and purchase through the company you feel most comfortable with.

9. â€œWhat is the refund policy?â€•: Although it may cost just a very small fee â€œa 100% refund of prem within the Free Look Period is guaranteed by all companiesâ€•.

10. â€œHow do I buy travel insurance?â€•: Buying Travel Insurance is quite easy and can be purchased in just a short amount of time online. After you decide which company you would like to work with, purchase a policy. Call an independent agent to make sure you are getting exactly what you want.

These ten answers should put you in a great spot to order travel insurance, since all of your main questions have been answered. Once you know which insurance company you will be working with, do not hesitate to call an agent with any more questions that you may have. By doing this you will be able to be very confident with your purchase, and be ready to have an enjoyable stress-free trip.

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