

## MYTHS ABOUT TRAVEL INSURANCE

Popular myths about travel insurance often are the reason many travelers decide not to invest in the most crucial form of health and safety protection while traveling. From everything between cost to coverage, misconceptions have been formed over the years. Travel insurance is one of the most important things a traveler can invest in while planning a trip and we wanted to explain the top five travel insurance myths and why they are not true!

### **Myth #1 If you have a credit card you don't need to buy travel insurance.**

Travel protection that is available through credit card companies usually only covers certain travel accidents and only the costs that have been paid with that particular card. Credit cards usually will not provide the full amount of coverage you may need, when an insurance policy can.

### **Myth #2 Airlines always cover costs due to cancelled flights.**

Airlines often do not help to reimburse the costs spent by travelers who are forced to cancel their trip when a flight is cancelled due to inclement weather. If a flight is delayed leaving the traveler to cover the costs of hotel accommodations, food, or re-booking, trip cancellation and delay insurance policies can help when the airline supplier won't.

### **Myth #3 You don't need travel insurance for short trips.**

It is important to remember that the risk of an accident occurring during a trip is not determined by the length of the trip you are taking. An accident or medical emergency has the same chance to occur whether you are away for a few days or a few weeks. If something does in fact happen during the trip, it could possibly mean that you have to stay in a hospital in a foreign country for a longer period of time and have to arrange new transportation plans to get home. Travel insurance can ensure you can be covered no matter how long the length of the trip is, or what happens along the way.

### **Myth #4 If there is an emergency, accommodations will be refunded.**

Unfortunately, if there is some type of emergency that occurs during a trip most hotels, resorts, and airline companies do not have policies that are lenient enough to cover it. Cancellation rules could cost you even if the accommodations have not been pre-paid. Also, any attractions you have planned to visit or take part of are usually not refundable making travel insurance the only way to be reimbursed for a percentage of the cost.

### **Myth #5 Insurance policies add too much of an extra expense to an already costly trip.**

Many people feel that travel insurance is an extra expense that they just do not want to pay for after having to pay for all of the expenses that go into planning a trip. In reality, travel insurance policies are only a small percentage of the overall trip cost.

It is important to remember that the cost of purchasing coverage can not even compare to the costs you may be charged if you were to experience a medical emergency, or trip disruption. Don't take the risk of taking your next trip without the protection of an insurance policy!