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Travel Insurance

Do not travel without it

Many travelers see travel insurance as an optional extra cost, but we require every traveler to be fully insured before embarking on their adventure. This article explains why travel insurance is crucial for your trip.

Why You Need Travel Insurance?

Travel insurance isn't just a formality—it's essential, especially when traveling to Africa. It's part of our terms and conditions that every client must have insurance in place before they set off. Often viewed as unnecessary, travel insurance offers protection against unpredictable events that can ruin your trip. Below, we'll guide you on what to look for in a policy, but please ensure you do your own research to find coverage that suits your personal needs.

When Should You Get Travel Insurance?

Ideally, you should secure travel insurance as soon as you book your trip. This way, you're immediately covered for cancellations. While we only require insurance to be in place before you travel, some policies have specific purchase windows after booking. Be sure to check the terms of your policy to avoid invalidating your coverage.



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Medical Coverage and Repatriation

The most critical aspect of any travel insurance policy is medical coverage and repatriation. Our trips often venture into remote areas of Africa, so it's vital that you're covered in case of emergencies. We recommend a minimum of \$100,000 for medical expenses and \$250,000 for repatriation. Most USA policies already cover these amounts, but it's best to verify this with your insurer.

Additionally, make sure your policy includes coverage for loss of personal items, legal expenses, and trip cancellations or delays. These can offer peace of mind in case your plans are disrupted.

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Key Considerations for Your Travel Insurance

Pre-existing conditions: Ensure your policy covers any existing health issues.

Cancellation coverage: Check the value your policy covers. Many policies cap coverage at around \$5,000–6,500 per person, so you might need additional coverage for higher-cost trips.

Travel Insurance for Residents Worldwide

Nowadays, there are insurers that cover travelers regardless of where they live. For some clients, these policies offer better value. Journeyman Services and Worldwide Global Travel Insurance are examples of providers offering global coverage.



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Is “pay and claim” medical coverage a good idea?

We don't recommend policies that require you to pay medical costs upfront and claim them later. Medical emergencies can be expensive, and paying out of pocket might not be feasible.

Does my credit card insurance offer enough coverage?

Often, credit card travel insurance is insufficient. Check your card's policy carefully, especially the coverage amounts for medical emergencies and repatriation.

Do We Sell Travel Insurance?

We do **not** sell insurance, but we do require that you have a valid policy. We ask for your insurance details before departure in case of emergencies.

What if You Don't Want Travel Insurance?

We insist on travel insurance as a booking requirement. Without it, we reserve the right to cancel your holiday, per our terms and conditions.