

Top 10 Reasons People Buy Travel Insurance

1. **Life is unpredictable. Some trips need to be cancelled.** With travel insurance, travelers don't necessarily have to pay for a trip they are unable to take.
2. **Over 26 million bags were delayed, damaged, or stolen in 2012.** Travel insurance can provide coverage to replace needed items right away.
3. **Credit card coverage may not provide sufficient coverage for travel.** Most credit cards don't provide comprehensive coverage that travel insurance offers and, often, only takes effect if you purchase the entire trip on the credit card. Another consideration is they typically do not provide medical insurance, so should only be looked at as secondary insurance.
4. **Sick happens.** 63% of travelers report they or their travel companion has gotten sick while on vacation. That's more than one out of every two travelers. Travel insurance can provide peace of mind - especially for travel outside the United States, where many hospitals request cash payments in the thousands before treatment can even begin.
5. **Health insurance may not go the distance.** The majority of U.S. health insurance policies (including Medicare and Medicaid) don't cover international travel. And, those that do will likely not cover the cost of medical evacuation back to the U.S. which can cost more than \$50,000.
6. **Lost or forgotten medication?** Travel insurance can provide assistance to assist you in locating a pharmacy to purchase a new prescription.
7. **Even the most stable of travel suppliers can default quickly.** If a cruise line, airline or tour operator ceases operations due to financial hardship or bankruptcy, travel insurance can save travelers from paying for a trip they'll never get to take.
8. **In the event of an emergency, airlines are not required to refund a ticket.** It's ultimately the airline's decision whether a traveler's situation warrants a full refund of the ticket cost. Most times however, airlines will merely offer a credit voucher (the original purchase price minus a penalty fee) towards future travel.
9. **Flight delays can add up.** It is not the airline's responsibility to cover costs associated with delayed flights or refund money due to missed connections. Travel insurance can reimburse you for costs associated with these, including rebooking fees, meals and accommodations.
10. **We all experience tough economic times.** The loss of a job or other income might mean a trip planned in advance may have to wait. Travel insurance can put cash back into the hands of travelers when they need it most.

eBiz Travel encourages all passengers to take out adequate travel insurance coverage to protect themselves against cancellation due to illness before or during travel. In the event of a traveler becoming ill during a tour, all hospital and medical expenses are the traveler's. A travel medical policy will ensure if you have an accident on the trip you can get coverage and make it back home to your family.

Please visit the website of the travel insurance companies below and research and find the best plan for you.

[Allianz](#) - Please Use Our ACCAM #F025641 Agent Number B549
[TravelEx](#)
[World Nomads](#)

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