

Here's Everything You Need To Know Before Buying Travel Insurance In 2023

Christopher Elliott Senior Contributor 

I'm a consumer advocate. I write about customer service.

Feb 3, 2023, 10:26pm EST



Here's what you need to know before buying travel insurance in 2023. GETTY

Ask anyone with a recent travel insurance claim what they wish they'd known before buying their policy, and they'll probably answer without hesitation.

If only someone had told them about pre-existing medical conditions.

A pre-existing medical condition is a health issue you've been treated for by a medical practitioner before buying travel insurance. The most common pre-existing conditions include high blood pressure, diabetes and heart disease. When you file a claim, travel insurance policies often refuse to cover health issues that arise from a pre-existing condition.

Travelers who've contracted COVID and who also have underlying medical conditions have been particularly affected.

"These conditions, which can include diabetes, heart disease, and obesity, can increase the risk of severe illness or death from COVID-19," explains PK Rao, CEO of [INF Visitor Care](#), which provides insurance for inbound visitors to the United States.

In 2023, mind the exclusions on travel insurance

The exclusions can get tricky. For example, a few years ago I handled [a pre-existing conditions case](#) for one reader who was healthy but had to cancel her vacation to care for her terminally ill father. The travel insurance company denied her claim, arguing that he had undiagnosed symptoms of the illness before she booked her vacation.

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She lost her appeal.

"It's easy to see how disappointing it can be to have a claim denied simply because you misunderstood how your travel insurance coverage and exclusions work," says Angela Borden, a product strategist at [Seven Corners](#).

That's why buying the right policy before your trip is more important than ever in 2023. But exclusions for pre-existing conditions are hardly the only surprises travel insurance customers are experiencing this year.

They're discovering:

- Travel insurance policies have exclusions and limitations for everything from flights to medical care.
- Some of the promises made by travel insurance companies and credit cards can be misleading, so you have to read the fine print in your policy.
- Travel insurance can sometimes surprise you in positive ways, too. It can be refundable, might cover pre-existing conditions, and offer unexpected benefits.

And, of course, policies can vary between companies. I have details in my [complete guide to travel insurance](#).

"Just because something is called travel insurance or travel protection doesn't mean that benefits, exclusions, definitions, and policy requirements are the same," says John W. Cook, president of the travel insurance site [QuoteWright.com](#).

What to do about pre-existing conditions

Pre-existing conditions don't have to be a deal breaker. Some policies will cover a pre-existing condition, as long as you purchase your policy within a prescribed period of time following your first trip payment.

"Look for plans that offer a pre-existing condition waiver, which waives exclusions to any medical conditions should you need to file a claim," says Terry Boynton, president of [Yonder Travel Insurance](#). "This type of coverage usually must be purchased within 14 days, but some allow you to purchase before making your final trip payment."

Pre-existing conditions are becoming more of a problem. A recent internal survey of INF policyholders showed that the lingering effects of COVID-19 was responsible for almost 20% of all claims in 2021, with most cardiovascular issues resulting in costly ER treatments and hospital admissions.

"In the San Francisco Bay Area in particular, the average claim amount was around \$32,400," says Rao of INF.

His advice? Ask about pre-existing conditions *before* you buy your policy, and look for a policy that covers a pre-existing condition. For example, [INF Elite insurance](#) covers a wide range of medical expenses, including pre-existing conditions that are aggravated by COVID-19.

What else do people wish they knew before buying travel insurance? Here's a short list.

Travel insurance doesn't cover everything

"It's important to remember that travel insurance covers unknown and unforeseen events that may cause a consumer to cancel or interrupt their trip," says Daniel Durazo, a spokesman for [Allianz Partners](#).

"People assume that travel insurance covers any reason for trip cancellation," adds Thomas Riley, a marketing manager for [Zego Insurance](#). "This is not the case."

Most policies have specific covered reasons for trip cancellation — also called named perils. They include illness or natural disasters. "It is important for travelers to read the fine print and understand what is and is not covered by their policy," he adds. The same thing goes for other issues requiring insurance, like lost or misplaced luggage.

"Travel insurance may only cover a baggage loss for up to to maximum of \$250 for one piece of missing baggage," notes Rajeev Shrivastava, CEO of [VisitorsCoverage](#), an insurance marketplace.

If you want everything covered, you need a "cancel for any reason" travel insurance policy, say experts. "Cancel for any reason coverage allows you to recover a percentage of your nonrefundable trip costs if you cancel your trip for any reason," explains Lisa Conway, chief underwriting officer at travel insurance company [battleface](#).

There are *lots* of exclusions

Read the fine print on your policy, say experts, because there's a lot of it. The most common "gotcha" involves adventure sports, says Kimberly Davis, a travel advisor with Brownell Travel-affiliated [Trouvaille Travel International](#).

"Within the fine print, you will see that many policies won't cover medical expenses if you get injured while engaging in many

adventure activities such as skiing, scuba diving, rock climbing, jet-skiing, paragliding, riding in a private plane or riding a scooter," she says. "For many adventure activities, you may need a special adventure package or you may need to find a special carrier."

There are also important exclusions for air travel

It depends on the type of cancellation or delay with the airline. "If the airline cancels before the day of your travel, trip cancellation may come into play if the reason is for a named peril in the policy," explains Tim Dodge, vice president of marketing at [Arch RoamRight](#).

He says covered reasons include items like weather, mechanical problems or strikes. However, airline technology and staffing issues that cause a delay or cancellation are not covered for trip cancellation or interruption (you may still have a trip delay and missed connection benefit).

You might have to pay some of your expenses out of pocket

That's what Nicholas Wolaver discovered when he was abroad and had to return home suddenly because of a death in the family.

"Though the insurance team did offer assistance to rebook my flights, ultimately, it was on me to purchase the new flights and then file a claim," he recalls. "When an airport staff strike in Frankfurt added two days to the return, the pricey hotels again were on me to pay in real time — not the travel insurance company."

Some new insurtech companies have been adding faster ways to pay claims, but there's still a long way to go before Wolaver's situation is no longer possible.

The coverage on your credit card probably isn't enough

"Your credit card won't protect your whole trip like travel insurance does," warns Lauren Gumport, a spokeswoman for [Faye Travel Insurance](#). Some credit card companies include various travel protections, but the benefits are limited compared to whole-trip travel insurance. Yes, even the platinum cards sold to frequent travelers. And there's one more restriction: To receive reimbursements you must pay for everything on your credit card.

The numbers can be misleading

Narendra Khatri, principal of [Insubuy](#), says too many travelers gloss over the policy. "A lot of people just look at a number like the policy maximum, which may be \$500,000, and assume that any issue they encounter will be covered up to that amount," he says. Not so. If you get COVID while traveling and you're forced to quarantine, that same plan may only cover \$2,000 in expenses, leaving you responsible for the rest. "Of course, this will be in the fine print," he says. "But you have to take the time to read it."

Your medical evacuation coverage comes with a few strings attached, too

Most travel insurance includes coverage for medical evacuations. But the coverage comes with a few strings, say experts like Dan Richards, CEO of [Global Rescue](#), a provider of medical, security, evacuation and travel risk management services. "Nearly all providers require you to be a certain distance away from home — at least 100 miles or more," he says. He recommends that travelers find a provider that has no mileage from home requirement for services.

You may need more than travel insurance

Some policies come with extras, like a 24/7 helpline — and that can come in handy for certain kinds of trips, according to Terra Baykal, a senior marketing manager at [World Nomads](#). "One of the most common misconceptions about travel insurance is that it's all you need if you are going overseas or planning to take part in high-risk activities," she says. "But it's always a good idea to have coverage such as emergency medical benefits and 24/7 emergency assistance while traveling overseas or domestically."

You can buy travel insurance the day before your departure

Most travelers think you have to buy it at the same time you book your trip. But that's false, says Stan Sandberg, the co-founder of travel insurance site [TravelInsurance.com](#). "In fact, most travel insurance can be purchased right up until the day before your departure date," he adds. "But keep in mind that you can't purchase travel insurance to cover an event that's already taken place, such as a named storm or coming down with COVID."

Your travel advisor is not responsible for your claim

Many travelers assume that if a travel advisor sold them an insurance policy, the advisor is responsible for filing a claim. Not true. "Advisors are not able to assist with insurance claims, as it is the travelers' responsibility to file a claim and to follow up on a claim," says Limor Decter, a travel advisor with [EMBARK Collective](#). Still, many travel advisors will offer advice if you have to file a claim, and I've even seen some make a call on a customer's behalf. But Decter is right — ultimately, it's your responsibility.

You can try travel insurance before you buy

Almost no one outside the travel insurance industry knows about the "free look" period, which allows you to get a full refund within a certain amount of time. Free look periods are 30 days for residents of Indiana and 10 to 15 days for residents of all other states, according to Chris Carnicelli, CEO of [Generali Global Assistance](#).

"The free look period gives travelers a little time after they purchase their policy to look over the plan documents, review the coverage details, and make sure the plan will meet their needs."

So is travel insurance still worth it?

Travel experts say it is.

"Travel insurance can't help with everything," says John Rose, chief risk and security officer at [ALTOUR](#). But it can help with many of the difficulties that travelers face, including some of the most costly problems."



Christopher Elliott

[Christopher Elliott](#) is the founder of [Elliott Advocacy](#), a 501(c)(3) nonprofit organization that empowers consumers to solve their problems and helps those who can't. He's the author of... **Read More**

