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How travel cover is your indispensable companion

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Every travel experience is unique. But, irrespective of whether you are travelling alone or with company, what age you are, or which destination you choose, travel insurance is a travel companion that must accompany you, to ensure your safety when away from home.

Wide Umbrella: Travel Insurance does not merely cover medical expenses, it also covers non-medical benefits, like loss of checked in baggage, loss of passport, trip delay/cancellation, delay of checked-in baggage, etc. Some companies offer pre-existing disease cover in life threatening conditions. There also are policies covering emergency dental expenses, medical evacuation and repatriation of mortal remains.

Sometimes mandatory: In

some cases, medical insurance is a prerequisite for entry into a country like the Schengen Area and must be purchased only from a list of approved insurers issued by Schengen authorities. Medical insurance is also mandatory for foreign students in certain countries, like the United States.

Always necessary: Even if medical insurance is not mandatory where you're travelling to, it still makes sense to purchase travel insurance in India. Medical treatment outside India is extremely expensive and medical insurance premiums abroad could be three times costlier than on similar policies available in India. An added advantage of purchasing insurance in India is that it becomes effective from the moment you commence your journey, as opposed to buying insurance abroad.

Additional Comforts: Some insurers ensure that you enjoy small comforts when you need them the most. For instance, if you explore the market, you could find travel plans that double your sum assured in case you are hospitalised, fund the air fare of a family member who flies in to nurse you back to health, pay for your minor child's journey home if you are hospitalised, upgrade you to business class when you are injured or unwell, and much more, in keeping with conditions specified in your policy.

They say travel is the only expense that makes one richer. And, travel insurance is one worthy companion that allows you to enjoy your journey, despite potholes that you may come across on the road.

The writer is CEO, Religare Health Insurance



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UNDER WINGS

Besides medical expenses, there are policies covering trip delay/cancellation, loss of baggage, etc

There are policies that double your sum assured in case you are hospitalised