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How to Compare Travel Insurance Company Sites

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Instructions

Difficulty: Moderate

1. Review the coverage offered by your present health insurance. Read the fine print carefully. Most healthcare policies will cover you when you are traveling within the United States, however, coverage may be limited when you are traveling outside your home state. Persons that are covered by Medicare or Medicaid should be aware that coverage does not extend outside the United States. If your policy is unclear, call the company or your insurance agent and ask questions. Determine if your plan has restrictions or limitations on previous conditions and if coverage extends to locations outside the United States. Ask if your policy has limitations on high risk activities such as skiing, snowboarding, scuba diving, white water rafting or other extreme sports.
2. Look for travel insurance websites that offer comprehensive plans that includes coverage for lost luggage, canceled or disrupted flights, medical coverage and medical evacuation plans that will pay for the cost of ambulances and medical flights to return you to your city of departure. Compare the cost of the policy. Many companies offer similar coverage, however, the cost can vary. A bit of shopping around on the Internet, checking with your travel agent, tour guide and your insurance agent will offer a diverse amount of options. When evaluating a travel insurance site, determine if they offer online tools that allow you to compare different policies, costs, services provided and if you can purchase the policy instantly. Quote Wright, Travel Guard, Medix and Insure My Trip, offer comprehensive travel insurance policies or individual supplements that cover almost any type of emergency or trip disruption. Enter your travel dates and destination. Most policies cover children under 18 at no additional cost, when accompanied by a parent.
3. Inquire if the plan you are considering includes accidental death insurance. Some companies offer insurance with benefits up to \$1 million while others add it as an add-on option. Accidental death or dismemberment insurance is available when traveling on a common carrier. Common carriers are airlines, cruise ships, ferries and trains. When purchasing your transportation tickets, ask if this coverage is included in the price of the ticket or if it can be purchased as an additional supplement. Ask if the coverage you are purchasing includes acts of terrorism. This type of accidental death insurance is secondary insurance that pays in addition to any other life insurance policies you presently have in place.

Tips & Warnings

- Determine if the sites you review can offer policies that protect your emotional, physical and financial interests. Ask if the policy poses restrictions. Inquire if the policy covers trip cancellations for business reasons or weather conditions.
- If you are traveling on humanitarian relief mission or international business trip, consider adding supplemental insurance available from eGlobal Health Insurance Agency. They offer coverage for high risk sports activities as well as coverage for travel that takes you to countries that have a high incidence of infectious disease or political unrest. They write coverage for acts of terrorism, extortion, kidnapping, ransom and war inflicted injuries.

References

- [Travel Insurance Center: Compare Group Travel Insurance Plans](#)

Resources

- [Travel Guard: Travel Health/Accident Insurance](#)
- [Medix Global Solutions: International Travel Insurance](#)
- [Insure My Trip: Travel Insurance](#)
- [Quote Wright: Compare & Buy Travel Insurance](#)
- [eGlobal Health Insurers Agency: International Travel Insurance](#)

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