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TRAVEL INSURANCE: WHAT DO WE NEED?

TRIP | DATES | DESTINATION TYPE (DOMESTIC / ABROAD / CRUISE)

What is at risk: prepaid, non-refundable costs

Item	Paid	Refundable if canceled?	Non-refundable amount	Booked with card
Flights				
Hotels / rentals				
Tours, cruise, excursions				
Rail, car hire, transfers				
Event tickets, deposits				
Other				
Totals				

ALREADY COVERED BY A CREDIT CARD?

- ❑ Trip cancellation / interruption (limit per trip)
- ❑ Trip delay (hours, daily limit)
- ❑ Baggage delay and lost luggage
- ❑ Rental car collision damage (primary or secondary)
- ❑ Emergency medical (rare on cards)
- ❑ Evacuation (rare on cards)
- ❑ Trip must be charged to the card to qualify

SHOPPING LIST FOR THE COMPARISON

- ❑ Cancellation cover for the non-refundable total above
- ❑ Medical limit (abroad: $50,000+ suggested; cruise/remote: $100,000+)
- ❑ Evacuation limit ($100,000+; remote: $250,000+)
- ❑ Pre-existing condition waiver (buy within 14-21 days of first deposit)
- ❑ CFAR if plans are uncertain (adds 40-50% to premium, refunds 50-75%)
- ❑ Rental car CDW if card does not cover it

HEALTH COVERAGE ABROAD

- ❑ Health plan covers emergencies outside the US (and how: reimburse after you pay)
- ❑ Medicare: no coverage abroad (some Medigap plans: 80% of emergency, $50k lifetime)
- ❑ Evacuation back home is NOT covered by health plans
- ❑ Deductible / out-of-network terms understood
- ❑ Prescriptions and existing conditions: enough medication packed

RISKS THAT MATTER FOR THIS TRIP

- ❑ Someone in the party or at home with a health condition
- ❑ Hurricane / wildfire season at destination
- ❑ Tight connections or multiple carriers
- ❑ Cruise (missed port, ship medical costs)
- ❑ Adventure activities (skiing, diving, trekking)
- ❑ Rental car in a country where card coverage is excluded
- ❑ Work could force cancellation (needs CFAR or work-reason cover)