

Travel Insurance

Travel insurance provides financial coverage for things that might occur while traveling. The insurance might cover flight cancellations, medical bills, lost luggage or bankruptcies. Some of the other events that might be covered include acts of terrorism and natural disasters. You normally purchase travel insurance as soon as you book your trip, and you will have peace of mind that you will be protected financially if tragedy should occur.

Types of Travel Insurance

There are several types of travel insurance offered. The three main types of travel insurance include:

1. **Medical Coverage:** This policy provides coverage if you become sick or insured while on your trip. You could also be covered for the ambulance or helicopter ride to the hospital. Some policy will provide death benefits to your beneficiaries if you should die while on your trip.
 2. **Trip Cancellation:** If you need to cancel your trip because you are sick, trip cancellation insurance will cover the cost. You will be reimbursed for expenses you have already paid. You are also permitted to cancel your trip if a family member passes away.
 3. **Baggage Insurance:** If your luggage is lost damaged or stolen, you will be reimbursed. In addition, this policy will provide coverage if you have an accident in your rental car.
- You need to cancel your trip: You might become ill, or a relative might die, causing you to cancel your trip. If you have trip cancellation coverage, you will be reimbursed.
 - You do not make your connection: Your flight might be delayed, so you miss the connecting flight, so your travel insurance allows you to take another flight.
 - Your flight is cancelled: You will be given money to purchase a new flight home.
 - A natural disaster: If a tornado, [heavy snow](#) or hurricane affects your destination, travel insurance will assist you in arranging for a different location.
 - Terrorism: Unfortunately, acts of terrorism are becoming more common, so you will be reimbursed for any money you have sick.
 - You become sick or hurt: If you should become ill or [injured while on your trip](#), your medical expenses will be paid.
 - Lost luggage: Baggage travel insurance will help you purchase new clothes and personal items.

Bankruptcies: If the airline, hotel or any agency associated with your journey files for bankruptcy, you will be allowed to recover the expenses you paid especially if your booked tickets are non-refundable.

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