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Real-Life Stories Underscore Importance of Travel Insurance

A freak accident, sudden illness or injury can happen to any traveler. And, when a medical mishap or catastrophe happens, travel insurance is there to help. Consider these real-life situations:

- On an Amazon cruise in Brazil, a woman's lungs fill with fluid, necessitating hospitalization.
- In Italy a man trips and falls, breaking his hip.
- In Germany a woman fractures her ankle stepping off her tour bus onto a cobblestone street.
- In Thailand a man is hit by a scooter as he walks, injuring his knee and hip.
- In Japan a woman trips and falls on stairs, fracturing her toe.

Many travelers mistakenly believe that their health insurance plan or the U.S. government will provide assistance in the event of a medical emergency. This can be a very expensive mistake, as these organizations may only provide the most basic medical referrals, and they may not pay for the expenses associated with a medical emergency, which can easily approach \$100,000 for a serious medical problem. In fact, the U.S. State Department's web site flatly states, "payment of hospital and other expenses is the patient's responsibility." Only travel insurance provides a comprehensive solution for handling travel medical emergencies.

According to the [US Travel Insurance Association](#), these and other situations, from a stroke to traffic injuries, underscore the importance of travel insurance. Here are just some of the ways travel insurance comes to the rescue:

- referrals to qualified medical personnel and facilities;
- coverage for medical expenses incurred;
- reimbursing unused, pre-paid travel arrangements such as hotel, tour, cruise, and airfare, as well as additional accommodation expenses incurred such as hotel, meals and transportation due to a trip delayed or interrupted by sickness or injury;
- making arrangements for travelers to return home, whether it be a need for an air ambulance, or a medical or non-medical escort to accompany the flight;
- monitoring a patient's condition throughout their time away from home, and assisting family and travel companion(s) with necessary arrangements.

What Happens When Medical Emergency Strikes

If medical disaster strikes – from a broken limb to a sudden heart attack –travelers with travel insurance or an assistance plan have a decided edge. Through a 24-hour worldwide hotline, an emergency medical team determines the best course of action based on the traveler's location and severity of illness or injury.

- In serious cases, an air ambulance with a medical evacuation team may be dispatched to transport the traveler back home or to the closest appropriate medical facility for treatment.
- For less severe injuries and illnesses when a patient is stable enough to travel home but still needs assistance, a medical escort may be assigned to accompany the traveler home, providing needed medication and support.
- A non-medical escort may be assigned to accompany a traveler home if he or she is able to travel, but needs assistance with luggage, getting to the bathroom, etc.
- Throughout, the travel insurance or assistance company's medical management team coordinates all aspects of care with the treating physicians on site, ensuring that the traveler gets appropriate treatment, including communicating with the traveler's doctors back home and with family members.

In Case of Emergency

- UStiA recommends that travelers do their homework prior to booking any arrangements. Know your health insurance coverage and whether it includes medical evacuation.
- Know what is covered in the travel insurance or assistance policy. Coverages mentioned here are general in nature, and there may be differences between providers, including conditions, exclusions and limitations.
- Find out if pre-existing conditions are covered. Some travel insurance policies will cover pre-existing conditions that are under control, if the policy is purchased within a set number of days after the trip is initially booked (usually within 2 weeks).
- Carry a copy of the 24/7 hotline phone number and policy number with you when traveling. In case of a medical emergency, seek local help as necessary, but notify your travel insurance provider as soon as possible.
- Keep copies of all travel and medical receipts, including airline tickets, incidental expenses, hospital and doctor bills in case a claim needs to be filed.
- Prepare a [personal medical portfolio](#) to ensure that you have the most accurate medical information with you.

About UStiA

UStiA promotes fairness, integrity, and a commitment to excellence in the travel insurance industry. With a mission to educate the public on travel insurance while maintaining high industry standards, UStiA is a non-profit association of insurance carriers and allied businesses involved in the development, administration and marketing of travel insurance and assistance. Travel insurance and assistance services are available from travel agencies, airlines, tour operators, hotels and resorts, and insurance brokers, as well as through the Internet.

For more information, consumer advice on how to shop for travel insurance, and a listing of UStiA member companies, visit the UStiA website, ustia.org.

UStiA also sponsors TRIP.ustia.org (Travel Responsibly, Informed, and Protected), a consumer advocacy web site with helpful information on travel, health, safety, and security.

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