



Why insurance should be a part of your travel plan

HERE is more to a holiday than applying for a visa, booking tickets and flying off to your Hawaiian destination. There is also travel insurance, which protects you from unforeseen circumstances and enables you to enjoy your hard-earned vacation with peace of mind.

Travellers can either purchase cover for the duration of the trip or opt for a 'multi-trip' policy covering any number of trips within a specific period. Most insurance companies have a provision for one or two extensions.

Where foreign travel insurance is not mandatory, it would still be prudent to buy a policy as the cost of medical treatment is higher than in India, and often unaffordable.

Once you buy travel insurance, make sure all your papers are in order and safely tucked away in the bottom of your suitcase. Here are a few things to remember before you ride off to the airport:

Before you pack

If you are jotting down your packing list, be sure to include all relevant documents related to your travel insurance policy. It will help you reach out to the insurance provider without hiccups.

Document everything on your cellphone. Take a picture of your bag and its contents while packing. In the event you lose your baggage or if it is stolen, it will be easier for you to share a list of your possessions with your insurance provider.

Likewise, keep photo copies and scanned copies of all your travel and insurance documents, including passport. Separately, keep contact details of the insurance provider on a cloud device and also share it with family members.

Call your insurer on time

In the event of a mishap or unfortunate incident, notify your insurance provider within the time mentioned in the policy. Do not hesitate to reach out to the company's call centre or customer service and inform them about unforeseen events like trip cancellation or interruption, travel delays, baggage loss or delay, missed flights and medical emergencies.

In addition, depending on the seriousness of the issue, it might also be important to notify the authorities such as local police and the embassy.

Such a course has twin benefits

- You will have established your reasons for filing a claim, so there will be no surprises or disputes later.

- The insurer will know you are in need of urgent help and will start the process of getting you out of trouble.

When you call the insurer, be sure to furnish as many details of the event or incident as you can. Following this, you can fill out the claim form sent by the insurer or download it and fill the relevant data.

Proof of loss

Proof of loss, delay or illness is essential when filing a claim against travel insurance. This may include police reports in case of theft or any other crime, written statement from the air-

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line regarding loss of bag or baggage; medical statements in case you sought medical care on the trip; receipts for extra expenses like meals and lodging, and more.

If you follow these simple rules while packing for your trip, and even after you have reached your destination, you won't face any problems during an emergency. More importantly, you will be well prepared to file a claim and reap the full benefits of travel insurance.

Be it a business trip to New York, a cruise to the Caribbeans, a vacation to Disneyland or a shopping jaunt to Dubai, never underestimate the power of travel insurance and its capacity to make your trip a memorable one.

— Jaideep Devare,
managing director,
Mahindra Insurance Brokers

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