Top 10 "Overlooked" Benefits of Travel Insurance
Here are our Top 10 “overlooked” benefits that travel insurance can often provide travellers if something goes awry in a foreign land.

Global 24-7 assistance
Travel hiccups don’t always occur during normal business hours, and time zones can be challenging. A travel insurance plan is invaluable when it includes 24-7 access to assistance services. When your client travelling in Hong Kong has lost his or her passport and it’s the middle of the night in Canada, they can rest easy. Whatever the hour, your client can call the insurer’s 24-hour global assistance office for help in making arrangements to replace the passport or directions to a local embassy or consulate.

Overseas medical benefits
Employer-provided medical plans as well as credit cards may come with limited coverage and may not extend to all travellers. A travel insurance advisor can offer a variety of travel insurance plans. Depending on the plan, they may be covered overseas if their child needs to see a pediatrician, if a covered family member catches the flu and seeks treatment at an urgent care center, or if a car accident or illness lands someone in the hospital. Out-of-pocket, overseas medical services can be pricey, so such benefits are priceless.

Delayed bag benefit
When your clients arrive in Hong Kong or Cape Town after a long flight, but their bags have travelled to Boise or Baltimore instead, it can be a rude awakening for them to be without proper clothing or basic items. A baggage delay benefit can reimburse the replacement of essentials if a bag is delayed more than 12 hours. If your clients must have a shirt and tie for a destination wedding or pajamas for the first night, travel insurance with this kind of benefit can help.

Help with flight delays
If your clients’ 4 p.m. Sunday flight to Orlando from San Francisco is grounded due to mechanical issues and the next available flight doesn’t depart until 9:30 a.m. Monday morning, trip cancellation and interruption coverage may reimburse them for such expenses as dinner that evening, breakfast the next morning, a cab ride to the hotel and back, and even the cost of the first night’s hotel that was originally booked in Orlando (if the hotel won’t reimburse them). It is always best for travellers to check their plan details to know what they are covered for.

Baggage loss coverage
At times, a missing bag is simply gone for good, or perhaps damaged beyond repair. Airlines have limited liability on lost or damaged luggage. But the baggage loss or damage protection in a travel insurance policy may provide reimbursement if such instances occur.

Emergency medical transportation
If a traveller has an accident and their leg is in a cast with traction, they likely can’t fly home via regular airline service. Similarly, airlines often won’t accept passengers who’ve been seriously ill and need constant medical care and monitoring by a doctor or nurse during the flight or the use of medical machines for such monitoring. In contrast, if the client has taken your advice and has purchased travel insurance with emergency medical transportation benefits, they may be eligible to be transported home via emergency air ambulance if it’s deemed necessary and approved by the insurer. It could also save them a bundle — up to $100,000 or even more. Help avoid “maxing out” their bank accounts, line of credit, child’s college fund or home equity: be sure to advise them to purchase travel insurance that includes emergency transportation benefits.
Trip interruption benefits

Let’s say your clients are photographing elephants, gazing at giraffes and listening to a lion’s roar on a 10-day East Africa safari. They’re vacationing far off the grid but then learn an immediate family member is gravely ill and they must return home. Trip interruption benefits may help reimburse those unexpected flight costs, the unused portion of the safari and more. Generally, trip interruption may apply if a client, their travelling companion or an immediate family member is seriously ill or injured or if their vacation destination is uninhabitable. It is always best for travellers to review their policy to know what exactly is covered and the policy limits.

Missed connection benefit

Sometimes, you do everything possible to ensure the client has a smooth journey to their ship embarkation port or the city where their grand tour of Asia begins. You’ve advised them to go a day early or take the earliest flight of the day. But what happens if they’re in a car accident en route to the airport or bad weather persists for a lengthy period of time? That advice simply isn’t enough. If they miss their flight, insurance with a missed connection benefit may reimburse the cost of a replacement air ticket and some other expenses so they can “catch up” to their ship at the next port or join the escorted tour at its next hotel stop.

Trip delay benefits

Without the benefit of travel insurance, trip delays can be costly to your clients. However, travel insurance may provide reimbursement for expenses such as meals or a hotel for covered reasons such as common carrier delay, unannounced strike, or if their travel documents are lost or stolen. In addition, “catching up” may not be a viable option when a significant delay occurs. For example, if a common carrier delay causes your client to miss more than half the total length of the scheduled trip, travel insurance may enable them to cancel their trip entirely and reschedule for another time.

Peace of mind to explore

You don’t want your clients to waste a single minute of their vacation thinking about the “what-ifs”. They should be fully focused on delving into new cultures, meeting new people and enjoying new experiences. So before they leave, help create peace of mind by recommending that they purchase a travel insurance plan that includes medical and trip interruption benefits, emergency transportation benefits, 24-7 travel assistance services and more. With travel insurance as their back-up plan, they can relax and enjoy themselves.

If it’s worth experiencing, it’s worth protecting.

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I travel because we shouldn’t forget what makes us unique.

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