



Finding the best **travel** **insurance**

Even fit and healthy travellers can run into trouble. Unexpected events such as sudden illness or injury, missing luggage, or lost or stolen valuables can really throw a wrench in the works. Make sure you're covered at all times with the right travel insurance policy.

Why you need travel insurance

Unfortunately, things don't always go according to plan.

Travellers who experience difficulties overseas may find themselves relying on family and friends for financial assistance or saddled with significant debts if they don't have travel insurance. Others may end up out of pocket because they skimped on their cover.

Travel insurance is an all-purpose insurance for a variety of travel-related mishaps. It can provide a level of cover for overseas medical expenses, lost or stolen belongings, trip cancellations and personal liability.

Chances are you won't need to make use of your policy—but you'll be extremely glad you have it if you do!

What does the best travel insurance look like?

The type of travel insurance right for you depends on your circumstances. For example, you can choose from:

- Domestic or international policies.
- Basic, mid-range, or comprehensive policies.
- Single or multi-trip (annual) policies.
- Policies for single travellers, couples, families or seniors.

Remember that the right travel insurance is not always the cheapest. A no-frills policy may be less expensive up front, but it's no bargain if it leaves you exposed at claim time. Bear in mind, too, that different policies have different deductibles which can impact your wallet.

The higher your deductible, the more you'll pay out of pocket if you need to make a claim. In sum, the right travel insurance should offer the highest level of financial protection against the broadest range of unfortunate events you may encounter, giving you peace of mind wherever you go.

When it comes to choosing a travel insurance policy, it pays to plan for the unexpected. Don't let an unforeseen event spoil your trip!