

6 tips on choosing the right travel insurance



One-size-fits-all doesn't apply to luggage – or your travel insurance. Choosing the coverage that best matches your needs can help ensure you have a trip where your biggest worry is which level of sunscreen to use.

Here are six key considerations to keep in mind when choosing a plan.

1. Consider the most common claims. Did you know that more than half of travel insurance claims are related to trip cancellation?¹ According to a recent article in Forbes Magazine, data shows the top claims are for:¹

- Trip cancellation
- Medical expenses for emergency illness and injury
- Reimbursement of certain trip costs if a trip is interrupted
- Reimbursement of certain costs if a trip is delayed

It's no surprise that trip cancellation tops the list. According to a recent travel survey, 88% of Americans who purchase travel insurance say that trip cancellation protection is the most valuable benefit they receive from these policies.² Whether you have a family emergency, a snowstorm grounds your plane, or you're called for jury duty, trip cancellation and interruption insurance can potentially save you thousands of dollars.

2. Review the plans available. Depending on what type of trip you're taking, how long you're going for, and the people you may be travelling with, there is likely a plan that's right for you. Manulife, for example, offers:

- Emergency Medical
- All-Inclusive
- Baggage Loss, Damage & Delay
- Trip Cancellation & Interruption
- And more

3. Review existing coverage. Even if you have travel insurance with your credit cards or work group plan, there could be gaps. Review the details to spot any exclusions or restrictions that may require you to top up your coverage.

4. Read your contract. Once you have a plan in place, read your policy in full so you know exactly what's covered – especially if you're into adventure travel, like rock climbing or parachuting, which may not be covered. If you're travelling somewhere remote, like the deep woods, mountains or rainforest, make sure your policy covers evacuation costs to find and move you to a medical facility, if necessary.³ Tip: Sasquatch-related injuries are not likely covered.

5. Get a substantial coverage limit. If you get a policy with a \$20,000 coverage limit, that amount might cover \$14,000 for an ankle fracture in Mexico, but not \$28,000 for appendix surgery in Ireland, or \$195,000 for a heart attack in the United States.⁴ So try to get the most coverage that fits within your travel budget.

6. Connect with a travel agent. Speaking with a travel agent will help you determine the plan that's right for your next trip — and answer any of your outstanding questions. Once you've decided on the coverage that's right for you, you'll be free to focus on the fun part of travel and finding the joy and peace that a change of scenery can bring.

¹ [forbes.com](https://www.forbes.com). "Top Problems That Lead To Travel Insurance Claims," September 2021.

² [forbes.com](https://www.forbes.com). "Trip Cancellation Travel Insurance," March 2022.

³ [nomadicmatt.com](https://www.nomadicmatt.com). "HOW TO BUY THE BEST TRAVEL INSURANCE," June 2022.

⁴ [amatravel.ca](https://www.amatravel.ca). "HOW TO KNOW WHEN YOU SHOULD GET TRIP CANCELLATION TRIP INTERRUPTION INSURANCE," 2022.

Conditions, limitations and exclusions apply. See policy for details.

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