



Do I need travel insurance?

Will travel insurance cover you if your plans change because of COVID-19 coronavirus? Should you book a trip now or wait? Here are some questions to help you decide.

1. What does it cover?

Cancellations: Travel insurance isn't all the same. Some policies will only cover trips canceled for certain reasons such as weather or illness. If you change your travel plans because of the coronavirus, you'll need a more expensive policy that covers cancellations for any reason. Make sure to ask if the policy will cover you if an epidemic or pandemic is declared. Some policies have exclusions in those cases.

Medical coverage: You can also buy medical policies that cover emergency medical and dental expenses while you're traveling that aren't covered by your regular health policy. Some policies cover medical evacuations, which can be costly depending on where you're visiting and probably wouldn't be covered by your regular health plan.

Other coverage: You can also find policies to cover medical evacuations, lost luggage, and a host of other potential situations.

Make sure you know exactly what a plan covers before buying.

2. What's your risk?

Cancellation penalties: You may be able to cancel some parts of your trip, including hotels and tours, without financial penalty. Check the cancellation policies for each item you've booked in advance and see how much money you'd be out if you had to cancel all or part of your trip.

Medical expenses: Check with your health plan to see if it would cover medical expenses if you got sick or hurt on your trip. This is especially important if you're traveling abroad because most health plans, including Medicare, won't cover treatment in another country. Think about how you'd get to a hospital or medical care if you're traveling to a remote area.

Coronavirus risk: Check the [Centers for Disease Control and Prevention website](#) for the latest information and guidance related to COVID-19.

3. Am I already covered?

Your homeowners or renters insurance may include travel coverage. Ask your insurer or agent what your policy covers. Some credit cards include travel protections or may offer travel insurance, too, so ask when you use the card for trip expenses.

The cost of travel insurance is about 5 percent of your trip expenses. When you're planning your trip, consider what you paid and decide if it's something that makes sense for you.

If you decide travel insurance is a good option for you, you can search the internet to compare plans and prices.

See also: [Do I need to buy insurance when I rent a car?](#)

For more tips like these:



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