

# The Complete Guide To Personalizing Your Travel Insurance

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*I'm a consumer advocate. I write about customer service.*

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When it comes to travel insurance, one size does not fit all. Here's how to customize your travel ...

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When it comes to travel insurance, one size doesn't fit all.

If you're planning a big trip this year, you might have already figured that out. But what you don't know — because it's one of the travel insurance industry's best-kept secrets — is that travel insurance personalization is a thing.

"In today's on-demand world, convenience is king when it comes to the customer experience," says Mario Matulich, president of [Customer Management Practice](#). "But personalization is the real secret weapon that turns good service into memorable service. When companies go the extra mile to customize each interaction and provide flexible, tailored experiences for every customer, that leaves a lasting impression and builds loyalty for life."



When your trip is interrupted, you'll need the right travel insurance to cover your losses. GETTY

## Why personalize travel insurance?

The idea of someone being loyal for life to a travel insurance company may seem remote, but I've already seen it. Travelers have a positive experience with a travel insurance company — especially when it comes through for them during a time of need — and they become customers for life.

Tailoring a travel insurance policy to each individual creates a similar connection, say experts.

"Now more than ever, travelers are looking for customized travel insurance plans that offer them the right protection for their specific trips," says Bailey Foster, vice president of trip insurance at [Trawick International](#). Customers are looking for features like cancel for any reason, interrupt for any reason, and extra trip delay benefits.

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The personalization demand led Trawick to create a new product called Safe Travels Flex, which allows travelers to select add-ons like cancel for any reason or interrupt for any reason, as well as emergency medical coverage, medical evacuation, and baggage loss or delay.

"This allows travelers to build a trip cancellation plan based on their unique needs, with just the right coverage for them," adds Foster.

Many travel insurance companies try to anticipate your personalization needs by creating a product that is already customized for your experience.

For example, if you're an adventure traveler, you may find everything you need with a product like Redpoint's [Ripcord premier travel protection plan](#). It's made for travelers heading to remote destinations with limited communications or medical facilities. Ripcord provides 24/7 access to a team of medical and security experts who can assist with emergencies you may encounter while traveling. So effectively, the policy is already personalized.



How do you personalize a travel insurance policy for your next vacation? GETTY

## How to buy personalized travel insurance

It's true, your travel insurance options can be a little overwhelming. So the first step to buying the right personalized policy is to get some personalized advice, say experts.

"A little-known trick to buying travel insurance is to consider purchasing it from your travel advisor," says Daniel Durazo, a spokesman for [Allianz Partners USA](#). "An agent can provide the product that best fits your itinerary. It's a great way to avoid overpaying for travel insurance."

He's right. Too often, travelers begin buying travel insurance without knowing what they need — or might need. An experienced travel advisor can help you navigate the uncertainty and explain whether you need a cancel for any reason policy, for example

After that, you need a checklist.

"Think about the details of your trip, advises Shannon Lofdahl, CEO of [Travelex Insurance Services](#). "This will help ensure you know what type of personalization you require, which will make purchasing a travel insurance policy less stressful."



Here's what you should be asking:

- Where are you traveling?
- When are you traveling?
- How long is your trip?
- Are you traveling for business or pleasure?
- Are you taking a solo trip or traveling with family or friends?
- Will your plans include cruises, high-risk activities (such as climbing, backcountry skiing or hiking), or road trips?
- What is your total trip cost?
- Do you have pre-existing medical conditions you want covered?

"Once you have this information, you'll feel more confident selecting the ideal plan and additional coverage options to provide the personalized coverage you do — and don't — require based on what's offered," adds Lofdahl. "You'll also know what to look for in the policy wording to ensure the coverage terms and conditions are right for your trip."



Here's how to customize your travel insurance policy. GETTY

# How to personalize your travel insurance policy

Here are some expert strategies for personalizing your travel insurance policy.

## Look for the right plan, then personalize

The best way to personalize your travel insurance is less about picking and choosing certain

benefits and more about finding the right plan for your trip from the start, according to Angela Borden, a product strategist at [Seven Corners](#).

"For example, trip protection plans often provide the best coverage for things like trip cancellations, interruptions, and delays," she says. "Travel medical insurance plans, on the other hand, often have better benefits for medical emergencies while traveling. Certain types of plans provide better coverage for certain types of trips, so it's a good idea to understand the differences and how they fit your needs."

## Read the fine print

Narendra Khatri, principal of [Insubuy](#), says many travelers assume their customized insurance policy will cover them in any event.

"For instance, you might spend money on cancel for any reason coverage and assume that it really allows you to cancel your trip whenever you want and receive 100 percent of your money back," he says. "It doesn't."

Actually, cancel for any reason — probably the single most popular customization option — only allows you to receive reimbursement for 50 to 75 percent of your trip cost.

Reading the fine print is always good advice (so good, you may see it again).

## Look for upgrades

Some policies have specific upgrades you can add, like pre-existing condition waivers, cancel for any reason, rental car damage, additional

medical coverage, and even more trip delay coverage, says Terry Boynton, president of [Yonder Travel Insurance](#), a travel insurance comparison site.

"Sometimes these upgrades have other requirements you must meet," adds Boynton. "These include insuring all nonrefundable prepaid trip costs you've made toward your trip, canceling your trip within a certain time period before departure, or being medically able to travel at the time of purchase."

### **Tailor your policy to the trip**

What to look for will be determined by the needs of your particular trip, say experts. "For example, in a post-COVID world, looking to go to a long haul destination that's recently reopened is not only costly but also comes with a risk of potential changes in restrictions and regulations that may impact your travel plans," says Joe Cronin, president of [International Citizens Insurance](#). "In such a case, finding a policy with cancel for any reason coverage would be ideal."

### **Watch the clock**

Personalization add-ons often have deadlines, says Doron Samish, vice president of product at [Faye Travel Insurance](#). "Guidelines typically include that you must purchase the cancel for any reason add-on within 14 days of the date of your initial trip deposit, like your flight or hotel booking," he says. "Also, you'll need to notify your provider you're canceling your trip no later than 48 hours prior to your scheduled departure date."

Failure to meet these deadlines can void your policy, so make sure you keep an eye on your calendar when you're doing the personalization.

### **Here's the one add on you should always consider**

That's emergency evacuation coverage, says Stan Sandberg, the co-founder of travel insurance site [TravelInsurance.com](#). But be careful not to buy too much coverage.

"If you are traveling to a very remote part of the world with limited medical facilities, you will want a higher coverage amount," he says. "If you are

staying in a major metropolitan area in the United States or a country close to home with excellent medical facilities and healthcare system in general, you may be OK with a lower emergency medical evacuation benefit."

If you're taking multiple trips and the costs are adding up, you might be looking at the wrong policies, says Chiranth Nataraj, CEO of [VisitorGuard.com](https://www.VisitorGuard.com). Instead, consider multi-trip coverage.

You can buy a policy that covers several trips of up to 45 days.

"Once coverage is in place, there is no risk of oversight, and you'll never miss out on protection for trips during the year," says Nataraj.



How do you know if you've personalized your travel insurance correctly? GETTY

## How do you know you personalized your policy correctly?

You won't know for sure until you have to file a claim. But you can get a pretty good idea by knowing the cost of each trip component.

"To determine the right amount of coverage, consider your total prepaid trip costs — like flights, accommodation, and prepaid tours — since all policies will have a trip cancellation coverage limit," notes Terra Baykal, a senior marketing manager at [World Nomads](https://www.WorldNomads.com).



Baykal says most insurance policies have per-item reimbursement limits on lost or stolen belongings. Remember that the insurance company will take depreciation into account when paying out claims. Cancel for any reason coverage also has payout limits and may require travelers to insure the full cost of their trip.

"Always read the fine print before you buy," she says.

So whether you're taking one special vacation or traveling on multiple occasions, personalizing insurance coverage could give you even more peace of mind.



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[Christopher Elliott](#) is the founder of [Elliott Advocacy](#), a 501(c)(3) nonprofit organization that empowers consumers to solve their problems and helps those who can't. He's the author of... **Read More**