

The Beginner's Guide to Travel Insurance

<http://www.travelinsurancereview.net/beginners-guide/> May 1, 2017

Update: You can now download this entire guide as a convenient PDF. [Click here to for a free PDF version of this guide](#)

This 'Travel Insurance 101' tutorial is a good starting point for most travelers. Travel insurance can be very confusing, so I wrote this guide to walk you through the steps of understanding and buying travel insurance. The guide has 8 'chapters' that you can go through one at a time. This breaks the information down so you can digest it easier. Every page contains a link to the next chapter, but you can also return here to the main page to navigate to jump between chapters. Over 124 million travelers in the US are covered by travel insurance or emergency services every year. Travelers list 3 top reasons for buying travel insurance: *Peace of mind, protection against the unexpected, and protecting their trip investment.*

8 Steps to Understanding Travel Insurance

This tutorial is designed to get you up and running with the basics of travel insurance in eight easy lessons.

1. [Examples of "Real Life" Travel Risks](#)
2. [What does travel insurance cover?](#)
3. [The Most Popular Types of Travel Insurance](#)
4. [How to select the right coverage based on your needs](#)
5. [Five Common 'Loopholes' and How to Avoid Them](#)
6. [Top 10 Questions Every Traveler Asks](#)
7. [4 Steps to Take After You Purchase](#)
8. [How to Get Quotes and Compare Plans](#)
- 9.

Compare quotes from all major travel insurance companies

<http://www.travelinsurancereview.net/2012/10/22/retreat-travel-insurance/>

The easiest way to compare plans is to use a comparison website.

Get travel insurance quotes from all companies at the same time using a comparison tool. You can check coverages side-by-side, compare prices, and purchase online using a credit card.

[Purchase Your Plan Now Instantly quote, compare, and buy securely](#)
[How it works](#)

What's the best travel insurance for a retreat?

A *retreat*, by definition, is an act of withdrawal often from what is difficult, dangerous or disagreeable and often to a place of privacy or safety. These days, people take retreats for all kinds of reasons: to heal, to practice yoga, to meditate, to learn something new.

So, what really can go wrong on a retreat? Well, **lots of things**. A retreat is just like any other form of travel and accidents and illnesses happen anywhere and anytime they like. Travel insurance, like any other insurance plan, is insurance against financial losses due to unexpected events.

So, before your next retreat, let's review what can go wrong on a retreat and how your travel insurance plan can protect you, shall we?

You're in a car accident on your way to a meditation retreat

Most retreat centers are aware that guests occasionally experience situations that simply cannot be predicted. Of course, a guest would prefer to cancel and receive a refund, so that's why retreats run by experienced organizers are designed with clear cancellation policies.

Note: As a retreat guest, you should always review the cancellation policies to know your risk. Those cancellation policies should be clearly stated in writing and available for your review.

Most retreat hosts want to limit their loss of income due to last-minute cancellations and so they'll try to fill the cancelled spot with another guest. If it's too late for that to happen, however, the guest who cancels could lose hundreds, even thousands, of dollars in retreat costs.

A travel insurance plan with good [trip cancellation coverage](#) will reimburse a traveler for their pre-paid trip costs if the traveler [cancels for a covered reason](#) – even if they're in a [traffic accident on the way](#) to their retreat.

You break your wrist on a cycling retreat

If your retreat is outside your health insurance network or outside the country, a visit to a local doctor or emergency room could cost you thousands of dollars. Most foreign hospitals require visitors from outside the country to hand over travel medical insurance documents and a credit card before they'll do much treatment. If your budget can't withstand an unexpected trip to a foreign medical facility, [travel medical insurance](#) will not only foot the bill, but it will also treat you to a [medical evacuation](#) if your condition warrants it and medical treatment can't be found nearby.

Your passport is stolen before or during your kayak retreat

If your [passport is stolen](#) right before an overseas retreat trip, you could lose all your nonrefundable trip costs. If it's stolen while on your trip, you could face having to navigate a foreign language and try to get it replaced in time for you to meet your return flight home. Many travel insurance plans cover trip cancellation if your passport is stolen before your trip and you can't get it replaced in time. Travel insurance plans also come with 24/7 assistance services representatives who can help you [replace a stolen passport or credit card](#) so you can return home.

You arrived at your yoga retreat but your bags didn't

While airports are continually improving their baggage statistics, there's no shortage of thieves and bandits waiting to score an overstuffed piece of luggage. Your [bag can be stolen](#) from the baggage carousel as you navigate a foreign airport, but it can also be stolen from a taxi, slipped away from your side while waiting in line, or sliced open and pilfered on a train.

A travel insurance plan with adequate baggage coverage protects you by reimbursing you up to the plan limit for replacing necessary items, [including the luggage](#) itself. If your bag gets on the wrong plane and is [delayed a few days](#), you'll have some cash to purchase the essentials so you can start your retreat without worry.

You suddenly must turn around and go home

Just because you got there safe and sound doesn't mean that disasters can't happen back home. Kids get sick, parents die, fires burn, so there's always the risk of a frantic call in the middle of the night. If you have to abandon your retreat to handle an emergency back home, you will lose not only your pre-paid retreat costs, which are now certain to be non-refundable, but also have to pay extra in airline change fees and other unexpected transportation costs.

A travel insurance plan with [trip interruption coverage](#) will reimburse you the unused portion of your pre-paid trip costs and help cover those unexpected airline and transportation costs to get you home in a hurry.

Your babysitter cancels on you

If your child's babysitter calls and cancels on you, your retreat trip is cancelled by default. No travel insurance covers babysitters canceling, but 'cancel for any reason' coverage is designed for those instances where a trip cancellation isn't covered under standard cancellation coverage rules. While '[cancel for any reason](#)' is nearly always an upgrade (and therefore costs a little more), if your life circumstances are not as predictable as you might like or you have extenuating circumstances (like an ill parent) that could affect your ability to take a retreat trip, it just might be the coverage you can't go without.

Your surf retreat is the path of an oncoming hurricane

The full hurricane season for the Atlantic and Caribbean every year is June 1st to November 30 – that's a long time in which to have the potential of a hurricane wiping out your pre-paid retreat plans. If your retreat is to be held [where hurricanes are common](#) or [during peak hurricane months](#), then you could lose not only your pre-paid retreat costs, but also your non-refundable airfare and other trip costs if you have to [cancel your trip to avoid a hurricane](#). Even if your retreat isn't in the path of a hurricane, the travel disruptions that can occur spread widely and you could lose some of your retreat time simply due to delayed travel.

What does Retreat Travel Insurance Cost?

As you might expect, the cost of a travel insurance plan varies based on several factors, including:

- Where you're going
- Your age and health
- How long you'll be gone
- Your trip activities

It's important to note that the cost of travel insurance is affected by the coverage you choose, and trip cancellation, certainly 'cancel for any reason' coverage, adds to the cost of a travel insurance plan. Otherwise, a retreat traveler can purchase a simple travel medical insurance plan and pay a lot less. Here are a couple of trip cost examples:

1. Yoga Retreat, Costa Rica

Trip details:

- 1 traveler, 34 years old
- 1 week trip
- Pre-paid trip costs: \$3,250
- Trip cancellation included

Just **\$152-\$169** buys:

- 'Cancel for any reason' with 50-75% trip costs reimbursed
- 100% trip cancellation
- 150% trip interruption
- \$25,000-\$100,000 emergency medical
- \$50,000-\$500,000 medical evacuation
- \$600-\$1,000 travel delay
- \$200-\$400 baggage delay

- \$1,000-\$2,000 baggage loss
- and more

2. Surf Camp, Hawaii (no trip cancellation)

Trip details:

- 1 traveler, 45 years old
- 1 week trip
- Pre-paid trip costs: \$4,800
- No trip cancellation

Just **\$19-\$27** buys

- \$500 trip interruption
- \$10,000 emergency medical
- \$100,000 medical evacuation
- \$100-\$200 baggage delay
- \$500-\$750 baggage loss
- and more

As always, we recommend that you use our [travel insurance comparison tool](#) and type in a few trip details to get price quotes from many reputable companies and choose the coverage options that work for you.

UPDATE (5/1/2017):

Joe,

I contacted a few places but AAA seemed to offer coverage that meets our needs. We already have travel insurance for the 'front' end of our trip that covers flights and the tour we are taking prior to the Plein Air course. AAA offered insurance to cover cancellation of the art course but it came packaged with medical insurance. The estimate of the cost is \$350. Haven't checked AARP yet but I'm guessing they offer something comparable. Thanks again for your help.

Randall R. Bare

Randy,

You may want to check with the American Automobile Association and AARP. Be sure to check what the deductible will be. Some deductibles can be higher than what you will lose if the workshop is cancelled and full refunds can't be provided. Also, if Donna treats her art making as a business (sole proprietor), she can write off part or all of the trip as an art education expense.

Let me know what you find.

Joe

From: Randy Bare [<mailto:rbare22@gmail.com>]

Sent: Monday, May 1, 2017 8:34 AM

To: Joe Mac Kechnie <joe@netos.com>

Subject: Re: Detailed instructions for getting from the Venice Marco Polo airport to Hotel Al Piave

Joe,

Are there any travel insurance companies that you recommend that would cover the possible cancellation of the Plein Air course? The ones I've checked only cover cancellation due to traveler issues. Thanks. Randall R. Bare

UPDATE (4/25/2017):

Another provider just issued the following policy to my daughter who will be traveling in Europe the same time we will be:



Need to get in touch? [1-866-726-1746](tel:1-866-726-1746) .

- Your Price \$169
- Your Dates 05/25/2017 to 07/07/2017

BENEFITS and COVERAGE

- Baggage Loss/Damage: \$1000
- Trip Cancellation: \$4000
- Missed Connection: \$800
- Emergency Medical: \$25000
- Trip Interruption: \$6000
- Travel Delay: \$800
- Frequent Traveler Loyalty Plan: \$250
- 24-Hr Hotline Assistance Plus: Included
- Change Fee Coverage: \$250
- Emergency Medical Transportation: \$500000
- Baggage Delay: \$300