

# THE IMPORTANCE OF TRAVEL INSURANCE



Many times, when traveling, we focus on finding good destinations and affordable accommodations, among other things, but we forget to obtain travel insurance.

Sometimes we think that nothing will happen to us, or that if we have any medical emergency and we have a health plan, the plan will cover it. However, emergencies can occur at any time, whether medical or not, and the health plan does not always respond, or if it does it may not cover everything. At other times we think that the credit card with which we purchase the trip might provide insurance. However, the insurance that the credit card may provide often has limited coverage or certain conditions that if are not met, coverage may not be activated. It is important to read the fine print, and generally, it is more convenient to obtain separate travel insurance according to need.

This is why, when planning your next trip, just as you pay attention to the destination and accommodation, **take the time to analyze a travel insurance that can provide you with peace of mind when traveling.**

Why is travel insurance important? Well, because a travel insurance can offer you the following:

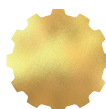
1. **Medical expense coverage for accidents or illness during the trip** – this is a benefit that pays up to the limit established for situations of illness or accident during the trip.
2. **Coverage for trip cancellation and interruption** – this is a benefit for interruption, cancellation, delay, alteration, and overbooking of airline tickets.
3. **Loss of personal belongings** – protection in case of the loss of personal belongings during your trip.
4. **Travel ticket and accommodation expenses** – this coverage provides for tickets and accommodation for a companion if you are hospitalized for more than 5 days during your trip. If there are minors under 15 years old, it also covers the return if this person is not fit to take care of you.
5. **Delay of personal belongings** – protection in case of the delay of your personal belongings during your trip.
6. **Guarantee when boarding cruises** – benefit to cover the insured's transfers if delayed and misses the departure of their cruise (transported to the first destination on the itinerary).
7. **Emergency Transfer** – coordination in case you need to be transferred for an emergency to the place where the journey started.
8. **Accidental Death, Dismemberment & Loss of Use** – assistance in case you lose your life in an accident or suffer the loss of a limb.
9. **Accidental death in public transport** – if you die in a serious accident while being transported, your family group will receive compensation.
10. **Repatriation of remains** – transportation of the insured's remains to the place where your journey began.
11. **Assistance Service** – medical assistance coordination service during your trip 24/7.

Having travel insurance provides you with financial security while traveling, as it guarantees that your investment is protected and that if any unforeseen event arises, you have the backing of the insurance company.

Before you travel, contact us at 787-708-6362 and get the information about the different travel insurances available and which one is right for you. Safe travels!



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References:

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