

Travel Insurance: Myths & Misconceptions

Demonstrating the Value of Travel Insurance Protection



Traveling domestically for vacation or to visit family. Flying overseas for a bucket-list trip. Cruising the Caribbean. Accidents, illnesses, trip interruptions, cancellations, and travel emergencies can happen anytime, anywhere. It's in these situations that travel insurance can make all the difference.

Here, we deconstruct the top four myths and misconceptions about travel insurance and explain how it can play a critical role if your trip takes an unexpected turn.

Misconception #1

I have major medical insurance. That will always cover any medical expenses if I'm injured or sick while traveling.

Reality

Medical insurance may not cover medical expenses incurred while traveling outside of your network. Plus, many international medical providers and some providers in the U.S. require payment or guarantee of payment upfront before providing service.

When necessary, Chubb and our travel assistance team can issue upfront guarantee of payment to medical providers to ensure that covered travelers receive required care, helping minimize financial stress and delays.

Misconception #2

Travel emergencies are rare. And if I have an unexpected issue, I can troubleshoot on my own.

Reality

Travel emergencies and mishaps happen often. In fact, our travel assistance team fields thousands of calls per year from travelers facing unexpected issues. The majority of those calls are from travelers facing a medical emergency.

Travelers should also think beyond their own potential emergencies. For example, what if a family emergency takes place at home, requiring them to cut their trip short and find their way home immediately? Having 24/7 access to a network of experts to help find quality care, replace lost or missing medication, coordinate medical/security evacuations, or even research and coordinate changes in travel arrangements can prove invaluable.

Misconception #3

Delays, cancellations, or interruptions might happen. But if they do, the supplier (e.g., airline, cruise line, tour operator) will always reimburse me or cover my expenses.

Reality

Travelers often think that a supplier has to take care of issues that arise with regard to delays, cancellations, and interruptions. That may be true in some cases. However, those suppliers are not responsible in any way when it's a weather-related situation. They have absolutely no obligation to the traveler. When there's a weather-related situation, a travel insurance policy can fill this gap. For example, Chubb's travel insurance policies cover for weather-related cancellations, trip interruptions, and delayed connections.

Most suppliers also can't reimburse for trip interruptions that occur if a traveler has an emergency at home—like being at a loved one's side after an accident—that requires them to change their plans.

Misconception #4

I'll just purchase travel insurance directly from my travel supplier—there's no difference from working with a third-party insurance provider.

Reality

Purchasing travel insurance directly from your supplier (e.g., airline, cruise line, tour operator) is certainly an option. However, third-party travel insurance providers, like Chubb, can offer more comprehensive coverage and valuable travel assistance services.

For example, each of our Chubb travel insurance plans includes embedded 24/7 travel assistance. Covered travelers can call our team of experts at any time while traveling away from home for specialized medical assistance, general travel assistance (e.g., emergency message relay or replacement/location of lost documents or items), personal assistance (e.g., visa or inoculation requirements), and security assistance.

The Bottom Line

When it comes to travel, you can only plan for so much. Travel insurance helps fill the gaps and can offer you extra confidence knowing that you have the insurance protection and expert support needed to navigate the unexpected.

To learn more about the value of travel insurance and the right plan for your needs, contact your travel advisor or insurance broker.

Name:

Agency:

Phone:

Email Address:

Website:

©2023 Chubb. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE Property & Casualty Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued and may vary by state. Coverage is being marketed by Chubb Insurance Solutions Agency, Inc. located at 202 Halls Mill Road, Whitehouse Station, NJ 08889-1600. View terms and conditions at <https://ctiusa.chubbtravelinsurance.com/disclosure>. Insurance products and services are provided by a licensed producer, and not by the parent company itself.

Chubb. Insured.SM