

Top 10 Reasons Smart People Buy Travel Insurance



Allianz Travel Insurance

Allianz Global Assistance, a world leader in travel insurance and assistance services, can offer many reasons why smart people protect themselves and their families with travel insurance. They're the travelers we help every year through unanticipated travel delays, bad weather, lost luggage and medical emergencies in foreign countries.

In addition to the ringing endorsements of our valued customers, here are 10 reasons why smart travelers choose Allianz Travel Insurance for what's ahead.

- 1. Life is unpredictable. Some trips need to be cancelled.**
With travel insurance, travelers don't have to pay for a trip they are unable to take.
- 2. Most lost luggage takes five days to return to its owner.**
Allianz Global Assistance provides coverage to replace needed items right away.
- 3. Lost or forgotten medication?**
Travel insurance will assist you in locating a pharmacy to purchase a new prescription.
- 4. 30%-50% of travelers stateside and abroad will become ill or injured during their trip.**
That's almost one out of every two travelers. Travel insurance can provide peace of mind –especially for travel outside the United States, where many hospitals request cash payments in the thousands before treatment can even begin.
- 5. Health insurance may not go the distance.**
The majority of health insurance (including Medicare), worker's compensation insurance, third-party and personal liability policies don't cover international travel. In fact, a closer look at the inside of your passport will reveal that the government recommends travel insurance when traveling outside the United States.
- 6. In the event of a natural disaster, airline strike or act of terrorism,**
airlines will not refund the cost of your ticket. Allianz Travel Insurance plans can cover the cost and help travelers get home quickly and safely.
- 7. Credit card coverage, homeowners and auto insurance – none of these provide sufficient coverage for travel.**
Even combined, they may not offset the cost of a medical emergency overseas.
- 8. Excursion tour operators often require that you purchase travel insurance.**
Purchasing through Allianz Global Assistance in advance helps travelers get the best coverage at the best cost.
- 9. Even the most stable of travel suppliers can default quickly.**
If a cruise line, airline or tour operator ceases operations due to financial hardship or bankruptcy, travel insurance saves travelers from paying for a trip they'll really never get to take.
- 10. We all experience tough economic times.**
The loss of a job or other income might mean a trip planned in advance may have to wait. Travel insurance puts cash back into the hands of travelers when they need it most.

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How can we help?

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