

Why packaged travel insurance deals might not be right for you

While premium bank accounts packaged with benefits such as travel insurance - or credit card packages with similar benefits - can often seem like a great deal at first glance, it's always worth checking the small print to make sure you're getting exactly what you need.

Too many would-be travellers make the mistake of presuming that all travel insurance is pretty much alike and that therefore the cheapest policy is automatically best for their needs. The same people, however, may well find themselves in for a big surprise should they find themselves in a position where they need to make a claim.

While basic travel insurance is often fine for some, there are scenarios whereby travellers will want more comprehensive cover. If a holidaymaker has a pre-existing medical condition, for example, then they will likely be best off shopping around for specialist [travel medical insurance](#). While some insurance companies keep premiums low by not covering passengers with more serious health problems, there are specialist providers out there that will provide for travellers with a large range of illnesses or conditions - be they physical or mental.

'No frills' travel insurance will also often set an upper age limit, meaning that those over the age of 65 may find themselves out of luck despite paying for this 'perk'. Elderly travellers should consider looking elsewhere for their insurance, but also need to be vigilant in terms of finding the best deal. While some insurance providers will cater for older travellers, they will also hike up premiums severely with every age bracket from 65 and up. The best option here is to seek out a specialist insurance provider that offers the older generation specific cover that caters entirely to their needs.

Other things to take into account include the kind of activity you'll be getting up to while you're away. If you're planning to hit the slopes for a skiing or snowboarding holiday, for example, then you might be better off looking at specialist insurance.

Whatever your plans, if you're unsure whether your packaged travel insurance covers every eventuality then be sure to check it thoroughly. If you still have questions once you've done that, get in touch with your provider to make sure you're getting everything you need. If not, it might well be time to seek out some specialist cover - get online and shop around for a policy that's right for you.

About the Author

Read more about [travel medical insurance](#) at <http://www.goodtogoinsurance.com>

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