



Travel protection: Insurance or Assistance?

by [Chris Owen](#) ([RSS feed](#)) on Apr 10th 2011 at 10:00AM



We talk a lot about travel insurance these days. In a travel world affected by everything from weather-related events to political unrest, more people buy travel insurance these days than ever before. Even the most anti-insurance people we know are taking a second look now as travel insurance seems to be a good bet to at least consider. But other than coverage, what you have to do to file a claim and the cost of it all, little thought is given to any assistance a travel insurance company might give in an emergency situation. If that sounds like you, it might be time to look at the whole business of travel protection differently.

There's travel *insurance* and then there is travel *assistance*. They are two entirely different animals and you should know the difference.

"While many companies provide support in case of an emergency, it is important for travelers to know what kind of assistance is available when planning ahead" says [On Call International](#), a company that specializes in worldwide medical evacuations, medical assistance and security services.

Travel insurance, like any insurance, covers monetary damages. It compensates the traveler for costs of unforeseen emergencies while traveling. Most policies cover the following, but travelers should always check with their provider, as all policies are different.

- Replacement of lost luggage
- Reimbursement of non-refundable tickets in the event that a trip has to be cancelled

- Costs incurred due to missed connections in the event of a delayed or overcrowded flight
- Coverage of expenses due to cancellations caused by weather, sudden illness or death, jury duty, emergency military duty, and bankruptcy of airline or cruise line prior to departure
- Inclusion of travel assistance services
- Reimbursement of expenses due to medical emergencies. This includes the cost of doctor visits, medication, and if needed, medical evacuation.

With most travel insurance plans, you incur the expense then get reimbursed later.

With travel assistance, travelers have support and assistance immediately in case of an emergency. Providers typically offer services to help members in need of assistance for trips a given number of miles away from home, usually 50 or 100:

- Emergency medical evacuation and repatriation to the hospital of the member's choice
- Immediate help with travel arrangements for member, travel companion and family in the case of a medical emergency
- Prescription replacement assistance if lost or forgotten while traveling
- Worldwide medical, dental, pharmacy and legal referrals
- Assistance with emergency travel funds, cash advances and credit card replacement
- Delayed baggage tracking
- Language translation, embassy and consular relations, and lost document replacement assistance
- Legal assistance, including bail bond
- Return of deceased remains, in the unfortunate occurrence of death while traveling.

Planning on hiking through Europe after college? This could be for you. Your parents might really like this as a way to give them some peace of mind. They may say "You're young, go have a ball, take a year and see the world!" but believe me, they will lie awake at night worrying about you.

In perfect health and see absolutely no reason for travel insurance? This could be for you. Sure, accidents do happen but that's the old insurance game. Odds are highly stacked in favor of accidents NOT happening which is how insurance companies stay in business.

Are you a road warrior who seems to always be traveling? This could be for you. [Annual memberships](#) are available through companies like [On Call International](#).

Just a short trip, [cruise](#) or vacation to a major tourist destination? Not so much but probably still worth a look. Single trip coverage starts at [\\$55](#).

Link: <http://www.gadling.com/2011/04/10/travel-protection-insurance-or-assistance/>