Emergency Travel Insurance

When you have an accident or become suddenly ill and an ambulance, medical helicopter or other medical conveyance is required to transport you to immediate care, who will pay these expenses? If you need to be medically transported back to the U.S.A., you could owe the expense for a private air ambulance, or for a block of seats large enough to accommodate a stretcher and medical equipment on a commercial flight, plus a medical attendant to accompany you! This could be $50,000 or more!

Prepare for Emergencies before leaving!

1. Check with your Major Medical insurance provider. Tell them where you are going and ask specifically what they will and will not cover. Ask how you would reach their representative while out of the country.

2. Most foreign medical providers require cash payment. Before you leave, make sure you will have access to funds while you are away.

3. If you have a medical condition that might require attention while you are traveling, ask your health care provider if they know the names and locations of RELIABLE medical services at your destination. You may also contact the Embassy of your destination country. You can find Embassy information at www.travel.state.gov.

4. There are many low cost travel insurance plans that will cover the cost of medical evacuation if needed.
   - Check with your insurance company for a “rider” policy.
   - The Hope bookstore offers an inexpensive student plan. See them or visit the company's website for more information
   - These websites provide comparisons for the major providers of travel insurance: www.squaremouth.com www.insuremytrip.com www.totaltravelinsurance.com

5. No matter what policy you have – know how to access it before you go!