

CREDIT CARD TRAVEL INSURANCE



Remember, not all travel insurance is the same. Here is a checklist of questions to think about before travelling on your 'free' credit card travel insurance.

WHAT IS COVERED?

<input type="checkbox"/>	What is the activation requirement for the 'free' travel insurance? How much of the trip must you pay for on the card to be covered by the policy?
<input type="checkbox"/>	If you book a side tour while you're away will you be covered?
<input type="checkbox"/>	Are you covered for claims relating to a non-travelling family member?
<input type="checkbox"/>	What if you pay for a tour or accommodation in cash (not on your card) is this still covered?
<input type="checkbox"/>	Is the cover comprehensive or minimal due to the level of your card?



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POLICY WORDING

- Do you have a copy of the policy wording? Or do you know where to access it?
- Do you have a policy number to provide hospitals or other parties in an emergency?
- Are your travelling companions or family members covered or only the primary cardholder?
- What is the maximum length of time you will be covered for? Can you extend your travel insurance?

EXISTING MEDICAL CONDITIONS

- If you have an existing medical condition, will they assess this at no extra cost?
- Are Existing Medical Conditions for both you and any family members not travelling, covered?

FINALLY

- Travel agents can assist with submitting a claim and work with the insurance company to make the process easier. Who will assist you with your claim?



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