

Travel Medical Insurance Tips

On any account don't travel without a medical insurance to country like United States, where medical care is extremely expensive. A few things before you opt for Travel Medical Insurance

- Always be rational and buy insurance from a reputed and reliable agent/website that is not aggressive and provides comprehensive information about the policies.
- Be informed about the services and coverage's provided by interpreting all the documents carefully before deciding and opting for a policy.
- Confirm about the policy renewal information. Obtaining a renewable policy would be advisable when duration of your stay is not set as cancellation or a refund for the unused part is not required.
- In the case of your stay getting extended, be sure that policy is renewed on time.
- It is always wiser to pay out little more on a wider coverage for unexpected emergencies or unpredictable expenses rather opting policies which only provides the coverage listed under "schedule of benefits".

General Tips

- Local Currency: Have sufficient amount of money converted into the local currency of the country you are visiting.
- Secure your valuables. Always make sure that your money and traveler's checks are in safe in your purse or in your hand luggage rather than in your suitcase
- Always have some copies of insurance ID card and Passport.
- Familiarize yourself with road traffic and local language. Get some general orientation on traffic rules and some common phrases used.
- Stock enough medicines if you are on prescribed medicines and planning for a longer stay.
- Based on the weather condition get sufficient and suitable clothes. Getting a weather report in advance and carrying clothes accordingly is more advisable.

