I have health insurance, why would I consider this?

Not all health insurance policies cover health care when rendered outside of the country. If you are enrolled in a limited benefit policy or Medicare you will not have any coverage even if it is a true medical emergency.

When should I buy this insurance?

If you plan on purchasing travel insurance it is best to review your options when you start making your travel plans. You may want to shop around to insure you are getting the coverage needed. Also, if you have an existing medical condition you will want to be sure it will be covered as a pre-existing condition. It is best to purchase when making your trip deposit but can be purchased the day before you leave on your trip if necessary.

Where can I buy this insurance?

You can purchase this insurance through your travel agent, at the airport or possibly through your automobile insurance agent or company.

Need Help?

Information provided by the Delaware Department of Insurance

The Delaware Department of Insurance is here to help if you have questions about, or problems with, your insurance coverage or insurance company.

Questions about insurance or complaints about an insurance company or insurance agent can be made to the Consumer Services division by phone, by fax, by letter, by email or with an online complaint form:

Toll-free in Delaware:
1-800-282-8611
or (302) 674-7310

Fax: 302-739-6278

E-mail: consumer@state.de.us

www.delawareinsurance.gov

Delaware Department of Insurance
841 Silver Lake Blvd.
Dover, DE 19904
302-674-7300

Travel Insurance

Information provided by the Delaware Department of Insurance

What is Travel Insurance?

Travel insurance protects you medically and financially while you are traveling overseas.

What does Travel insurance cover?

Travel insurance coverage varies by company and coverage elected. Coverage can include:

- Cancellation, delayed or missed connection coverage
- Lost/stolen/damaged luggage
- Emergency medical care and possibly transportation

Karen Weldin Stewart, CIR-ML
Insurance Commissioner

How do I file a claim?

Always review your policy or certificate prior to leaving on your trip. This will prepare your for what documents you will need in case you have to use the coverage.

Examples of documents you will need:

*These are just an examples. Your policy may require additional information.

For a medical claim:

If you have had an accident or illness while on vacation you will need:

- An itemized list of all charges submitted on the hospital or doctor's letterhead
- A copy of the medical records to include a statement from the doctor if possible
- Proof of any/all payments you made towards these charges.

As with all insurance claim submissions, make a copy of the completed claim form, supporting medical records and proof of payment for your records.

For lost/stolen baggage claim:

If you have had your baggage stolen or lost for more than your first day of the trip and need to replace the items you will need:

- Original proof of any refunds or expense reimbursement received from the travel agency or airline, etc.
- Copy of resort or rental contract/ invoice
- Original claim filing with resort, travel agent, airline, etc.
- Original police or local authority report
- Original receipts, credit card statements and list of stolen or damaged items
- Proof of loss to include date, time and cause

As with all insurance claim submissions, make a copy of the completed claim form, supporting documents and proof of payment for your records.

For a trip cancellation claim:

If your trip was cancelled by you or tour operator you will need:

- Receipts and itemized bills for all expenses
- Original proof of any refunds or expense reimbursement received from the travel agency or airline, etc.
- Copy of resort or rental contract/invoice
- Official document that explains the reason for the cancellation. If for medical reasons you will need a doctor's note.
- Original unused tickets, copies of the invoice and proof or payment
- A statement from the travel agent or tour operator stating any non-refundable amounts.

As with all insurance claim submissions, make a copy of the completed claim form, supporting documents and proof of payment for your records

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Please Note: Just like any other insurance product, the costs, benefits and exclusions for each travel policy will vary. It is very important that you read the "fine print" before you make any purchase.