

Travelling? Make sure you have insurance

By [Hanri Pretorius](#)

19 Mar 2012

When you're planning an overseas holiday, insurance is usually the last thing on your mind: but travelling without proper insurance can leave you and your family destitute if anything happens.



Accidents can happen astonishingly quickly on an overseas trip. One piece of uneven paving or slippery tiled floor can lead to a broken limb and tens of thousands of rands in medical expenses payable in hard currency - and that's the best-case scenario.

It's not just medical expenses either. Few people stop to consider what it means to travel with a cast: Will you need extra leg room or an upgrade to business class?

We recently paid out well over R30 000 to a customer who broke a leg during a trip to the UK. Not only did we cover medical expenses, we arranged a business class seat for the return flight and a chauffeur to collect the client from a hotel.

In another case, the expenses when an elderly customer broke a leg during a trip to Greece topped R400 000. This was not just for medical care but also to cover expenses for her and her daughter during the two weeks needed for recovery before she was fit to travel, as well as ambulance transport, a nurse to accompany her and a flat bed for the flight.

Don't get injured in the US, and not have travel insurance

Well, don't get injured anywhere, obviously, but if you're unfortunate enough to be injured or fall ill in the United States, things can get very expensive, very quickly. A client who had to be hospitalised in intensive care with double pneumonia incurred costs of around R7 million - way beyond what her medical aid would cover. Fortunately, she had top-up medical emergency insurance.

Incidents like these, and our own research, have shown a very clear need in the market for expanded medical emergency cover. There are now options on the market, including some of our own newly launched Travel Guard products that offer unlimited medical benefits.

Yes, travellers who pay for their tickets by credit card often automatically get some insurance coverage for medical emergencies: But it's a mistake to assume this cover will be enough.

First of all, check that you are in fact covered and how much this cover is worth. Also check whether there are age limits, exclusions for pre-existing medical conditions or other restrictions. Yes, this will mean reading some small print - but considering the alternatives, the pain is worth it.

Saving on travel insurance could end up being VERY expensive

Once you know what you are covered for and how much this cover is worth, notify your medical aid that you are planning to travel overseas and find out what their coverage limits are. If you're worried that you might still be exposed, top-up medical insurance can buy you peace of mind.

While you are doing this planning, take a few moments to check that you are also covered for all the many other disasters that might ruin your trip. Theft or loss of baggage, missed connections, lost passports, volcanic eruptions that shut down airports, your airline going bankrupt and leaving you stranded overseas: All these things can and do happen more often

than you might think. If you've invested a lot in your travel plans, paying a few hundred rands extra to cover yourself for disasters shouldn't need a lot of thought.

Finally, make sure you take copies of your insurance documents with you, as well as copies of your passport and travel documents.

In the end, the question is not whether you can afford travel insurance - if you can afford to travel, you can afford the insurance. The real question is: Can you afford NOT to be properly covered?

About Chartis

[Chartis](#) is a premier global provider of superior travel insurance solutions. The company also provides quality commercial and consumer insurance services throughout South Africa, offering the widest range of insurance products to companies both large and small. This includes international or global insurance programmes for those companies that either have expanded their operations beyond these shores into other parts of Africa or further afield.

On the consumer side Chartis South Africa provides a comprehensive range of Accident and Health insurances, as well as personal lines insurance products covering buildings, contents, motor and identity theft for households and individuals. Chartis is also the premier global provider of travel insurance solutions and the full range of travel insurance products are available for consumers in South Africa.

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