TRAVEL INSURANCE

Partly Covered Isn't Covered

CAA Travel Insurance offers comprehensive coverage options that exceeds what your credit card may provide, ensuring you travel with confidence.

What do I need to know about my coverage?

- [ ] Do I need to pay for my travel with my credit card to be covered for travel insurance (emergency medical, trip cancellation and interruption benefits)?
- [ ] Who is covered under my credit card's travel insurance policy?
- [ ] How many days of coverage are included?

Emergency Medical Insurance

- [ ] Can I top up/extend my policy?
- [ ] Will my medical expenses be paid up front if I make a claim?
- [ ] What is the stability period for pre-existing medical conditions?
- [ ] Is there an age limit for medical coverage?
- [ ] What is not covered under my credit card's travel insurance policy? (These are called "exclusions")
- [ ] Does the policy have a deductible that you must pay for each claim?
- [ ] Does the policy deny benefits if your medical emergency arises because of a health problem you already had when your trip started? (This is called a "pre-existing medical condition")
- [ ] Does the policy require you to determine – by yourself – whether you meet the insurance company's health standards before you can buy?
- [ ] Are there specific policy exclusions that pertain to sports or other activities?

Trip Cancellation & Interruption Insurance

- [ ] What is the amount payable for a trip cancellation and interruption claim?
- [ ] When cancelling a trip, what circumstances will I be covered for?
- [ ] Would the policy allow me to cancel for any reason and get reimbursed?