

Why travellers need to understand the role of travel insurance

Travellers are starting to get ready for their festive season trip. It is vital for these travellers to have travel insurance, whether they are flying overseas or driving across the South African border, to ensure they are covered and have assistance services in place in case of an emergency.



Marcia Le Roux

This is according to Marcia Le Roux, head of medical and Travel at Europ Assistance South Africa, who says that when travelling overseas, many people purchase travel insurance through their credit provider, bank or insurance provider. “However, most people do not realise that they resultantly have assistance services in place as an added benefit of this insurance, which means that travel and medical assistance can be rendered to the traveller should they be caught in a difficult situation.”

A grudge purchase until an emergency occurs

Many people may regard travel insurance as a grudge purchase, but when an unexpected emergency occurs, such as lost baggage, cancellation, and rerouting of flights or even a repatriation, assistance services will prove to be extremely helpful, she says.

“When a traveller experiences any type of travel emergency, assistance services will be able to facilitate and ensure a smooth process of alleviating the problem as well as provide information and advice to the traveller. This way the traveller has peace of mind that their issues will be dealt with by a professional and they do not have the burden of making new arrangements in a foreign country where they do not know the language, systems, and regulations,” explains Le Roux.

As an example, she says that should an individual lose their passport and be unable to board a flight home – the assistance service provider will make the necessary phone calls, send the appropriate documentation, deal with passport control and direct the traveller to the right embassy. “The assistance provider will essentially deal with the logistical issues to ensure that the traveller does not have to stress about the situation.”



Travelling for business?

When it comes to employees travelling for business purposes, they travel to a specific country to fulfill business duties, says Le Roux. “Businesses are advised to make sure that they have travel assistance services in place for their travelling employees to allow the person to continue attending to their business obligations should an emergency occur. The employee can uninterruptedly proceed with their business trip while being assured that a professional is dealing with their emergency to facilitate the arrangements on their behalf.”

Most insurance providers do offer these assistance services as part of their travel insurance, she says. “The traveller’s responsibility is to contact the provider to ascertain to what extent they have assistance services at their disposal. This exercise should form part of the traveller’s planning ahead of their trip – the same as they would ensure that their passport is in order, they need to understand how their travel insurance works, what it covers and what the assistance services offer.”

“Travellers are advised to obtain the number of the service provider in order to get the relevant contact numbers on speed dial to ensure that any emergency can be dealt with quickly. A small issue can easily become traumatic if the traveller is not fully prepared for it,” concludes Le Roux.

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