



## FURTHER READING

### MODULE SPECIFIC ICT TOOLS IN THE TOURISM BUSINESS

Lesson\_6\_ *Working with travel insurance policies, how to issue health insurance, types of coverage, additional coverage etc.*

#### 1. BASICS OF INSURANCE POLICY ,, TRAVEL ASSISTANCE”

The policyholder/ traveler takes out insurances for his/her own life and health or for the life, health or bodily integrity of third parties.

Under the conditions of the insurance “Travel assistance ” the individuals are insured, regardless of their citizenship for the period of their trip or stay outside the territory of the country of residence. Most of the insurances are valid worldwide, except on the territory of the country of residence. If travel agent work with some platform for insurance policies, he must be aware, that some companies divided the insurance policies by territory- valid only for Europe, valid worldwide except Canada and USA or valid for worldwide including Canada and USA. This division is explained by the different degrees of coverage of the insurance and the sums insured. In some countries, such as the United States and Canada, the medical costs of an event are many times higher than those in Europe. For this reason, insurance is also different for this reason. It should always be clear in which or which countries the insured person will travel to in order to be issued a proper policy. Fatal errors can be made here and in case of hesitation, the travel agent must contact the insurance company for assistance and clarification in determining the territorial coverage and insurance amount.

**Insured person**-Insured under the policy are physically and mentally healthy persons up to the age of 85 years. Persons aged over 70 years up to 85 years shall be insured only for the basic risks and against payment of an increased insurance premium.

#### 2. RISKS COVER

A significant percentage of insurance companies use the term for **Basic risks to describe the basic insurance coverage** :

- Medical expenses, resulting from an accident or an acute disease;
- Repatriation, resulting from an accident or an acute disease;
- Emergency dental care;

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### Additional (optional) risks, subject to an additional charge are

- Rescue expenses;
- Daily expenses for hospitalization;
- Personal expenses, resulting from an accident or an acute disease;
- Theft, loss or delay of personal luggage;
- Liability to third parties;
- Legal assistance.

**Important! Winter activities-** Snowboarding is generally riskier than skiing, but factors such as the skier's ability level and equipment regulations also contribute to the overall risk. The type of injuries sustained skiing and snowboarding tend to be major, such as ligament damage, dislocations and bone breaks. The remote locations of many ski resorts can ramp up the cost for emergency medical transport. Aside from your own medical coverage, insurance can also protect against lost holiday days due to weather and misplaced equipment and ski passes.

**It is very important to note** that a number of insurers make a distinction between used ski slopes and facilities. If a tourist **practices winter sports in designated places and slopes**, he or she will pay more than one who will not do sports, but the risk of injury is greater here as well. Assuming that a standard 3-day policy is € 10, if you are going to practice skiing, the amount for the same period can be up to € 20-30. However, if the traveler thinks that he/she does not want to ski on the marked slopes, but will practice more extreme and dangerous skiing, then for 3 days insurance for extreme sports will be around 150 euro. The difference between these types of insurance is significant

### 3. MAIN COMPONENTS OF TRAVEL INSURANCE

When a travel agent make an insurance policy he/she fills some basic fields

1. Traveler's name First name obligatory /Father's name if it is required and family name-obligatory
2. Traveler date of birth
3. Period of insurance policy , depend of the period of travel
4. Number of days covered by insurance policy
5. Main coverage of insurance policy-depends on the location or destinations to be visited and for which the policy must be valid. For European countries, coverage of € 10,000 is considered standard, but for travel in Canada, for example, € 20,000 is minimal coverage. Travel agents should advise their customers what coverage to choose.
6. Additional coverages at client's request

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7. Check and final confirmation of policy.

#### 4. TRIP CANCELLATION COVERAGE

Travel/Trip cancellation insurance is another type of insurance that is different from the previous ones. It is concluded as soon as the client has chosen a hotel accommodation or package program. Trip Cancellation Coverage reimburses the traveler for pre-paid, non-refundable expenses if he/she needs to cancel some trip before the departure. Covered reasons to cancel your trip: Sickness, injury, or death of you, a family member, or a traveling companion.

#### 5. IMPORTANCE OF INSURANCE

##### **In case of emergency traveler has access to**

- Phone assistance 24/7 worldwide
  - Having a 'lifeline' to call when something happens.
  - Medical emergencies, stolen baggage, lost passports, cancelled flights. Every travel insurance company provides 24/7 support for all of these needs.
  - The hot line can help to locate the nearest adequate hospital if needed
  - Organize medical transportation
  - Arrange for treatment and overcome any language barriers
  - Organize transportation home
  - Replace prescriptions in an emergency
- In addition, non-medical assistance may include:
- Lost baggage search; stolen luggage replacement assistance
  - Lost passport/travel documents assistance
  - Travel information including visa/passport requirements
  - Emergency telephone interpretation assistance

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