

New Travel Insurance Includes Lots Of Extra Perks. Here They Are.

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I'm a consumer advocate. I write about customer service.

Mar 11, 2023, 02:45am EST



Some new travel insurance policies come with access to an airport lounge. GETTY

Travel insurance ain't what it used to be.

The newest policies include concierge services, airline lounge access, and faster reimbursement systems.

Take [INF Visitor Care's](#) newest travel insurance policies, Elite and Premier. They offer coverage of pre-existing, access to a medical concierge and a Priority Pass airport lounge membership so you can relax in the lounge before your flight.

"It also comes with an option for VIP airport assistance, where we arrange for someone to meet you at the gate, fast track you through immigration, get your bags, and help you to the curbside or to your connecting flight," says PK Rao, CEO of INF Visitor Care.

Travel insurance used to be a policy that covered you when things went wrong. It still is, but lately, [travel insurance providers](#) have been adding features to increase the appeal of their coverage. And they are not alone. Travel membership programs are also adding a "plus" to their offerings, giving their customers everything from medical advice to emergency evacuation.

"The world of travel is ever-changing," says Daniel Durazo, a spokesman for [Allianz Travel Insurance](#). "And that includes the world of travel insurance."

At the start of the pandemic, I discovered that there's more to my coverage when I was stuck in France and needed to come home. My travel advisor asked me if I was a Medjet member. I was. Turns out my [Medjet Horizon](#) membership gave me 24/7 access to [FocusPoint International's](#) global crisis response center and covered everything from kidnapping to violent crime.

I had no idea. FocusPoint got me back home quickly, and best of all, it was included in the price of my Medjet membership.

I shouldn't have been surprised.

"Companies are taking more time to consider the needs of their customers and adjusting products and services that work in the traveler's favor," says Angela Borden, product strategist at [Seven Corners](#).



Travel insurance is changing to fit the needs of young travelers. GETTY

What's driving these new benefits?

Travel insurance companies are adding these benefits because customers want them.

"It starts with convenience," explains Mario Matulich, president of [Customer Management Practice](#).

Travelers are looking for a better experience when they buy insurance — and when they travel. And the latest innovations are offering just that. The perks are filling in gaps that have always existed and that regular travel insurance could not address.

It's about time.

"Unfortunately, the travel insurance and membership industry has spent years eroding the trust of their customers," adds Matulich.

Travelers would purchase various forms of [travel insurance](#) or travel memberships that came with hidden loopholes. When they needed the insurance most — and when their anxiety was the highest — they would find out their policy had limitations.

"The one-size-fits-all model for travel insurance is obsolete," explains Rajeev Shrivastava, CEO of [VisitorsCoverage](#), an insurance marketplace. "Now travel insurance companies and marketplaces are going above and beyond to offer consumers customizable policies that truly suit their needs."



Many new travel insurance companies come with concierge services. GETTY

What new perks are out there?

Travel insurance companies are constantly updating their policies in a highly competitive industry. Here's what they're offering:

Concierge services. At Allianz Travel Insurance, some policies now include concierge services, where a dedicated specialist can help with anything from dining reservations and golf tee times to translation service referrals and transportation arrangements.

Medical assistance. [Genki](#), which offers travel insurance for digital nomads, now offers an app called Air Doctor for its international health

insurance plan. "You can search by language and specialty and book in-person appointments or telemedicine," says Neville Mehra, Genki's chief marketing officer. "In some countries, you can also request a house call from a local, English-speaking doctor. Best of all, there's no claim to file for reimbursement. The bill goes straight from the app to the insurance company."

Better benefits. This can include higher coverage amounts or additional coverage, such as car rental insurance. And lately, it's been all about covering pre-existing conditions, says Pallavi Sadekar, head of operations at [VisitorGuard.com](https://www.VisitorGuard.com). "Insurance companies in the travel insurance space — especially for non-U.S. citizens coming to the U.S. — have realized the importance of coverage for pre-existing conditions," she says. "Plans have introduced coverage for pre-existing conditions including doctor visits, prescriptions drug refills, and lab work, and not only for acute onset of pre-existing conditions."



Travel insurance policies may include medical services that can be accessed through an app. GETTY

What do the new travel insurance perks look like?

I asked Adam St. John, CEO of [Sitata](https://www.Sitata.com), to give me an idea of how these perks apply to real-world trips. He said forward-looking companies are focused on transforming insurance "from simply reacting to bad situations

after the fact, into a service that proactively helps you have a smoother, worry-free journey."

St. John described his company's efforts to change travel insurance. Sitata has developed a travel alert service that uses a combination of artificial intelligence and a team of risk analysts who monitor the world for any type of event that could be a threat or disruption to your travels.

"For example, when Ovidio Guzman was arrested in Mexico, a wave of violence swept the country," he says. "When this happened, we were able to detect where the violence was occurring and notify every Sitata member so they could stay out of harm's way."

The company also developed a 24/7/365 "easy chat" assistance service for every member, which provides a convenient way for members to receive concierge help for anything from rebooking requests to emergency travel assistance.

"Our members do not have to sift through policy wordings to find a toll-free number only to discover the complexities and frustration of dialing internationally," adds St. John. "Instead, we're a few taps away and can quickly answer by chat or text message."

Other travel insurance companies have developed similar technology. [World Nomads](#), for instance, includes FootprintID with its U.S. travel insurance policies. It's a program that allows travelers to store and carry their medical records and emergency contacts on the go, with easy access in case of an emergency while traveling.

Its Canadian plan even includes an adventure traveler's hotline to help travelers find the nearest crag, whitewater, or trail or even a gear shop or outfitter where they're headed, says Christina Tunnah, general manager of marketing and brands at World Nomads.

Sometimes, the benefits are practical and part of the more traditional travel insurance offering, notes Jay Jaishankar, CEO of [Visitor Insurance Services](#), a travel insurance company.

“Of the many nuanced features added to [travel insurance policies](#), plans that offer coverage for lost mobile devices seems to have real tangible benefit, especially when the traveler is in a foreign destination,” he says.

For more information on buying insurance, check out my complete [guide to buying travel insurance](#).



What's next for travel insurance? GETTY

What's next for travel insurance benefits?

Travel insurance companies are just getting started.

Dan Skilken, president of [TripInsurance.com](#), says he's seeing more travel insurers build out their concierge services. Service can include delivery of food and beverage, event ticketing, golf outings, hotel booking assistance, restaurant reservations and even travel arrangements like hotel and rental car reservations.

"These are the kinds of services you would get from a hotel concierge," he adds.

The benefits are attracting a new kind of traveler, according to Gabriel Lalonde, president of [MDL Financial Group](#).

"The industry is attempting to stand out to younger travelers," he says.

"Younger travelers, in general, are less likely than their older counterparts to purchase travel insurance, but perks are consistently drawing them in and encouraging them to both purchase insurance and upgrade it."

One important thing to remember is that many of these features are not travel insurance — they simply come with the policy.

"Travel assistance is provided as a service to the traveler, but the assistance benefits are not governed by the plan's insurance terms and conditions," says Stan Sandberg, the co-founder of travel insurance site [TravelInsurance.com](https://www.TravelInsurance.com). "Still, when purchasing a travel insurance plan, we always identify the global travel assistance and concierge services offered by a particular plan."



Be careful about how you buy travel insurance, say experts. Don't be distracted by the perks. GETTY

Choose your plan carefully

But Narendra Khatri, principal of [Insubuy](https://www.Insubuy.com), warns not to get distracted by the perks.

"Most of what you pay for travel insurance is going towards the primary benefits for trip cancellation, trip interruption, and travel delay," he says.

"So, I'd recommend that you choose your plan based on the meat of the

benefits you're paying for first, and remember that any ancillary perks are just that — perks."

A travel insurance expert can help you sort it all out, says John Rose, chief risk and security officer of [ALTOUR](#).

"As always, check with a licensed travel advisor to purchase insurance as often these unique and too-good-to-be-true offerings are not insurance," he says.

Still, the improvements represent a way for [travel insurance companies](#) to gain favor with travelers.

"There is an opportunity for a great comeback story," says Matulich of Customer Management Practice.



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[Christopher Elliott](#) is the founder of [Elliott Advocacy](#), a 501(c)(3) nonprofit organization that empowers consumers to solve their problems and helps those who can't. He's the author of... **Read More**