

# TRAVEL INSURANCE

*Traveling connects us with some of our most treasured experiences, and occasionally the unexpected can happen. That's why we advise all our travelers to obtain travel insurance. Not only do we want our travelers to have peace of mind when they are traveling, but also to have a safe and affordable experience with us.*

The following recommendations are collected from travel insurance professionals, which CTC is not. Before selecting your plan, speak with a travel insurance agent or expert who can advise the right plan for your specific needs.

## SUGGESTED TRAVEL INSURANCE COVERAGE

- Trip protection style travel insurance
  - including travel medical coverage is an important element. A minimum of \$150,000 of medical coverage and include injury, medical, evacuation, and repatriation should be sufficient.
- Once insurance is obtained, **please share a copy with the CTC team.** This will allow us to help you with your claim if needed
- **Trip Protection style travel insurance plans** are designed to provide coverage for Trip Cancellation if you are prevented from taking your trip due to a covered reason; most notably - illness, injury, or death to the traveler, a traveling companion, and/or an immediate family member not traveling, unforecasted inclement weather, and much more. Also included are benefits for Trip Interruption, Trip Delay, Baggage & Personal Effects, Travel Medical Expenses, and Emergency Medical Evacuation.
  - *Please contact your travel insurance provider for details of coverage*

## COMMON INSURANCE MISCONCEPTIONS

- Travel insurance provided by your credit card is not the same as a travel insurance policy, as it typically does not cover all of the above.
- Most domestic US health insurance plans do not cover international travel claims or provide a global network of contracted doctors and facilities. To ensure you are covered in case of an emergency or non-emergency illness or injury while abroad, you will need to purchase a medical policy.

## WHEN TO BUY

When you confirm your trip. Many insurers will only insure your trip within a certain window after your final payment is made, so we highly suggest getting your insurance in place when you pay your deposit.

## WHERE TO BUY

We partner with **Wanderwell**, a **Certified B-Corp travel insurance agency** who can offer both Trip Protection style travel insurance coverage and advising. If you choose to purchase through Wanderwell, you can buy the trip from our Conscious Travel Collective partner page by clicking [here](#) and at least 1% of your purchase premium price will be donated through **1% for the Planet** to aid with offset for your trip.

There are many companies to choose from, here are a few more for you to consider;

- **World Nomads**
- **Travel Guard by AIG**
- **Allianz Travel**

We also like **SquareMouth** for its ability to compare plans to make sure you're buying a plan that covers your personal needs.

*All travelers are responsible for understanding the details of their travel insurance policy and for confirming that their insurance provides coverage for all activities (included & optional) identified in the trip itinerary and that there are no exclusion clauses that would limit your coverage. By accepting our Booking Terms & Conditions at checkout, you've already agreed that you alone are responsible for verifying the limits and terms of your insurance policies and whether they meet Conscious Travel Collective requirements.*