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[Travel insurance for Monkeypox: Is it worth it?](#)



If a destination is marked as "restricted for travel" by governments or health authorities due to infectious disease outbreaks or a pandemic, it's best to avoid planning visits.

I'm thinking of buying travel insurance for an upcoming international trip. Given the restrictions were caused by COVID-19 and the recent monkeypox virus, should I look for policies specifically covering such infections? What are typical exclusions in such policies?

Name withheld

Reply by Tapan Singhel, MD & CEO, Bajaj Allianz General Insurance

It is commendable to see that you're thinking ahead and prioritising your safety with travel insurance for your upcoming international trip. To address your concern, most comprehensive travel insurance policies cover medical expenses related to COVID-19 and the Monkeypox virus, ensuring you're protected against these specific risks. Travel policies also compensate you for additional expenses related to travel and accommodation, if your trip is extended beyond the original schedule or if you need to change your travel date or return early to your home country due to these infections. Additionally, other unforeseen medical illnesses or personal accidents that may occur during your trip may also be covered. Insurance companies also offer unique add-ons to enhance your medical coverage in the policy. I suggest reviewing your policy in advance to understand what's included and opt for the coverage required for your specific travel.

Now about exclusions, if a destination is declared as “restricted for travel” by local or foreign governments, or health authorities due to a high number of infectious disease cases or a pandemic-like situation, it's advisable to avoid making plans to visit these areas. Should you travel to restricted locations and contract an infectious disease, this would likely fall under the exclusions of the travel insurance policy.

Another important aspect to consider is pre-existing medical conditions that are typically excluded from standard travel insurance coverage. For instance, if you have diabetes, it would be considered a pre-existing condition, and any complications arising from it during your trip may not be covered unless you have opted for an add-on that specifically covers pre-existing conditions.

There are also sub-limits applicable for certain medical treatments which means the insurer may only cover upto a specific amount or percentage of Sum Insured under your travel insurance policy. I recommend exploring add-ons to boost your overall coverage to make sure you're fully protected.

Travel insurance is more than just a safeguard for medical emergencies. There are many benefits, including coverage for loss of baggage, trip delays and cancellations, personal liability during your trip, and more. It provides both financial support and peace of mind while traveling. For more comprehensive protection, various add-on coverages are available to enhance your policy like coverages for loss of mobile and laptops, cancellation for any reason, baggage tracking service, trip extension, escort services, and ticket overbooking, amongst others should be considered to ensure you have the best possible coverage.

Securing travel insurance is a crucial step before heading for a vacation. Most policies today provide coverage for COVID-19 and Monkeypox-related medical expenses, along with compensation for trip extensions or disruptions due to these infections. However, be aware of exclusions like pre-existing medical conditions or travelling to restricted areas due to outbreaks. Reviewing your policy and considering add-ons for enhanced coverage is recommended. Travel insurance is more than just financial security—it's about travelling with the peace of mind that, no matter what happens, you're well-protected and can enjoy your journey worry-free.