



Planning Your Safari: Travel Insurance

Description

Travel Insurance is an Important Addition to Your Safari Plan

Please Consider Travel Insurance for your safari with us

Africa Wild Safaris and Gregory Sweeney Underwater Adventures, do not at this time make travel insurance mandatory, but please understand that we are not able to help with a refund should a guest cancel beyond our standard cancellation policy.

The reason for this is because of the way things work in South Africa (and in the tourism industry as a whole). All of our groupâ€™s safari expenses are booked and paid for well in advance and refunds and credits are not offered by our contractors, so when the trip approaches it is impossible for us to recoup money from them in order to refund our guests.

The exception is the Covid -19 pandemic as of this date (Nov 2021): The lodges and other providers in South Africa have been struggling to move on from the most difficult 2 years of business ever experienced. Sadly many have gone out of business or have been left very damaged. Should another wave of pandemic hit they may not employ the generous refund and rebooking policies that they did the first time around. This is why it is important for guests who are very concerned about the/a pandemic effecting travel in 2021 and 2022 to look into travel insurance policies that will cover travel should our travel provider partners cease offering deferral of reservations and payment to future dates.

Also guests may be concerned about what happens should they get sick or test positive for Covid during their stay. **Some new policies have emerged that can help travelers in this situation.**

<https://sevencorners.com/coronavirus/travel-medical-insurance#/quote>

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I have provided resources below for learning about changes to the industry and a resources for finding and comparing products.

The Basics (still relevant post-pandemic)

What Should a Travel Insurance Policy Cover?

- Medical Events
- Travel Delay Type Events
- Cancellation (by you) of all or part of trip

Medical Events, Medical Evacuation,

Typically this incorporates cover for medical expenses, transport to medical facilities expenses for travel partners, evacuation to better medical facilities/home country. Most also come with an assistance hotline support. They may also work with your medical insurance for follow up care once you are home or if you have coverage while overseas.

In some countries, medical providers will require payment at the time of service and will not get involved with your medical coverage. In this case you will be in a situation of paying then claiming for reimbursement. The policy will require you to notify them as soon as possible and they will provide assistance finding good doctors and facilities.

Travel Delay / Interruption

This incorporates cover against trip interruption or travel delay, loss or theft of luggage: weather being the most likely event. **These general policies will cover if you cancel for one of the reasons specifically named in the policy as a covered reason.** There will be a minimum delay time to meet before benefits kick in. Check and compare each policy to make sure what you are at risk for will actually be covered and is specifically listed as a covered reason. Not all cancellation reasons will be covered and many will not cover pandemic related events.

Medical + Travel Delay/interruption are components of most standard â€œcomprehensiveâ€ travel policies and are the minimum coverage you should purchase.

Warning:

Travel insurance offered by credit cards as a free benefit or paid extra may not be comprehensive of delay and medical so check the policy fine print. Same with that offered by the airlines â€“ this is more limited to travel delay getting to or from the trip and not things that happen in between â€“ possibly including medical? Please read carefully and fully.

Cancellations & â€œCancel for any Reasonâ€ Policies

If you want the ultimate protection (such as one that would have covered the Covid 19 disruptions for a trip in 2020) you will have to purchase their â€œCancel for any Reasonâ€ option. This would add

coverage for such things as : fear of sickness, changed my mind/ don't want to go anymore, afraid my mom will have a medical event while I am gone, care accident just before trip, pet died, falling sick before your trip, can no longer afford the trip, etc.

Travel insurance with a cancellation coverage is really import. A medical event while traveling is far less likely than weather delays, but there are many other things out of our control that can happen in our larger life to cause the need to cancel. Reasons could be a car accident, illness of parent or family member, house break in, work emergencies, repeal of time off, medical need close to travel dates, or court appearance. When looking at policies please check cancellation reasons carefully.

Warning: Some Travel Insurance Companies will not offer cancel for any reason policies if you have already paid a deposit more than 2 weeks prior to purchase of their insurance product.

In Summary,

The traditional basic coverage of trip interruption (cancelled flight), lost luggage, and the less likely illness on the trip are essential, but purchase these knowing that there are still things that can happen that will cause a financial loss.

Resources

Industry Changes Articles

[Policy Changes from the top US travel insures since Covid-19 Pandemic \(as of July 2020\)](#)

Learn More and Compare Companies and Products with these Sources

These websites search many companies and might help you get educated and give a start to finding a good company and comparing their products

<http://travel-insurance-review.toptenreviews.com/>

<http://www.travelinsurance.com/>

<https://www.insuremytrip.com/>

<https://www.squaremouth.com/covid-19#new-policy>

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