

Insurance for the Elderly

Contributed by Administrator
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Over 65 travel insurance is the plan, which provides travel insurance for senior citizens who wish to travel. The needs and necessities demanded by the senior citizens community are quite different from normal people. In order to suit their travelling insurance needs, special over 65 travel insurance packages are made available. It is usually given up to the age of 99 years.

The need for over 65 travel insurance is health risks associated with old age. Cardiac disorders, vascular problems, eye and ENT problems are likely to occur more common in old ages. Especially while travelling, these causes get aggravated. It also covers the basic coverage of trip cancellation, flight delay, theft or loss of baggage, loss of passport, sudden emergency, legal expenses, personal liability, missed departure, etc.

Some of them may even guarantee excess coverage. Over 65 travel insurance is available for single trips, multi trips, annual trips, cruises, etc. But each one of them have different coverage limits which has to be strictly considered before taking any kind of over 65 travel insurance. In some cases you can even include your grand children in your policy for free if they are less than 18 years of age and travel with you.

Apart from getting an over 65 travel insurance policy, making a claim appears to be more complicated. You must always have a written statement of the trip cancellation or flight delay from the authorities of airlines or ferry or railways or ships. An official first information report must be filed to the nearest police or any other related authorities in case of theft or loss of baggage or passports. All the receipts, accounts and documents must be kept safe for making any over 65 travel insurance claims.

In case of emergencies like death, accidental injury, illness, hospitalization and alteration in plans must be immediately informed to the insurance company using the emergency help line or toll free number. Not all the companies give over 65 travel insurance. And not all the insurance plans the same. There are over 65 insurance plans that do not cover delayed baggage, hijack, mugging, ski equipment, delayed equipment, ski pack, etc.

Some insurance plans may impose geographical restrictions. So apart from choosing your holiday destination, you must also have a thorough knowledge about the inclusions and exclusions of the over 65 insurance cover. The terms and conditions must be well understood before applying for the insurance.