

What does Over 65 travel insurance offer?

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Senior citizens who have crossed 65 years of age would have to pay extra money for general travel insurances for better coverage standards. But over 65 travel insurance provides substantial coverage at affordable and best prices than that a normal cover would for a person aged above 65.

Like any other travel policy these policies are also purchased and covered for single trip and multi trip. Over 65 travel insurance offered by good insurance company would have the one or most of the following:-

- Multilingual call center assistance for travel throughout the world during the duration of the travel that is covered by the policy. Such call centers are exclusively geared to provide routes and solutions for emergency medical assistance for senior travelers.

- Some policies provide medical cards to provide free or decreased cost medical treatment for medical illness during the travel. Good companies provide medical cost coverage for treatment needs for existing medical conditions like diabetes during the period of travel. Some also cover for comprehensive kidney dialysis and oxygen treatments if prior underwritings and requisitions have been made.

- Over 65 travel insurance would cover private ambulance cost and private clinic treatment costs to the accepted extent. In some cases if repatriation would be required due to accident or severe illness such would also be covered.

- Most over 65 travel insurance that has been taken for multi trips can be renewed after appropriate underwritings have been done for the following year by an appointed underwriter of the insurance company.

- Renewal is better than a new travel policy purchase because you already hold a history with a company and you will enjoy some special discounts in case you are going to use the services of the insurance company over again.

Over 65 travel insurance can be applied online and any doubts and queries can be clarified via the toll free call center assistance offered by the company. With such comprehensive facilities available for senior citizens it should be easier for people over 65 to travel without the fear of extra charges and liability expenses. They can still fulfill their dreams of a long travel enjoying medical and financial security offered by over 65 travel insurance policies.

Buying the right levels of over 65 travel insurance with good cover for existing ailments would be a wise thought. The little bit of extra time that should be spared for the extra underwriting and clarifications over toll free calls after a little waiting would make the policy more worthwhile.