

Travel Club of Sun City

Travel Insurance Information

- First, check your credit card terms & conditions, as some cards cover air and tour cancellations, baggage loss, and provide car rental insurance abroad. If you have a card with these benefits, you may only need a medical policy for travel abroad.
- For pre-existing conditions to be covered check with the travel insurance provider to confirm that they will cover you should something occur.
- Consider buying insurance with your tour in case of cancellation, however if you plan to make several trips in a year, you may want to consider an annual policy with a travel insurance company which could include medical coverage.
- Consider an annual travel insurance policy directly from companies that offer individual trip or annual insurance against cancellation & interruption limits, lost, stolen, or delayed baggage benefits, as well as some healthcare benefits.

Many sites provide ratings for travel insurance companies, so be sure to do your research and choose the one that works best for your needs.

Forbes list (<https://www.forbes.com/advisor/travel-insurance/best-senior-travel-insurance/>)

AARP has information on their website <https://www.aarp.org/travel/travel-tips/safety/info-2021/travel-health-insurance.html> that provides information on what to consider when purchasing travel insurance.

The following companies are rated among the Best Travel Insurance Companies of 2025, according to Best Money.

- FAYE, www.withfaye.com, whole-trip travel insurance-**9.7 score** // **best for fast claims**
- Generali Global Assistance, www.generalitravelinsurance.com, **9.1 score**
- Square Mouth Travel Insurance, www.squaremouth.com, helps travelers find the best policy, **9.1 score**
- Travel Insurance, www.travelinsurance.com, does comparable quotes. BBB accredited and A+ rated, **9.0 score**
- Allianz, www.allianztravelinsurance.com, **9.1 score**
- Travelex, www.travelexinsurance.com, **8.7 score**
- IMG (International Medical Group), www.imglobal.com, **8.9 score**
- Trawick International, www.trawickinternational.com, **8.5 score**