

Questions to Ask Your Credit Card Company Regarding Travel Protection

- If a non-traveling family member becomes ill before my trip can I cancel my trip and file a claim for a full refund?
- If a non-traveling family member becomes ill during my trip and I need to return home early to be with them will your coverage help pay for my transportation costs to get back home?
- Do you cover for pre-existing medical conditions?
- Do you have medical coverage for me if I am hospitalized out of country and what are the limits on that coverage?
- Is your medical coverage primary or secondary?
- If one of my travel suppliers goes out of business do you cover for supplier default?
- Am I only covered for travel related items purchased on my credit card? For example, if I bought my airline tickets on one credit card and my cruise on your card and got sick and had to cancel my trip can I claim to get back my airline tickets and cruise cost with you?
- How many covered reasons do you have for trip cancellation?
- Do you cover for emergency medical evacuations provided to a hospital and a medical transportation company while I'm needing medical assistance and if so is there a limit on the benefit monetary wise?
- Are claims processed through you or do you use a separate third party for claims processing?
- If I need a nurse to accompany me home after a medical issue while traveling is this covered?
- Will you fly a family member to where I am hospitalized to assist in my recovery and pay to fly them back when I am ready to return home?