

# Do I Need Travel Insurance For My Summer Road Trip?

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*I'm a consumer advocate. I write about customer service.*

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Do you need travel insurance for your summer road trip? GETTY

Jonathan Welch wonders if he'll need travel insurance for his three-week road trip to Alaska this July.

It's a common question, and never asked more than in the weeks leading up to summer. Welch and his wife are flying from Dallas to Juneau and then Anchorage, and renting a car to explore Alaska's vast interior.

"We're planning to visit all eight national parks in Alaska, and since many of the national parks in Alaska are remote, we'll be doing things we don't

normally do, like bush plane flights, boat tours, and guided excursions," says Welch, a business intelligence manager from Dallas.

But it's not always an easy decision. Welch plans to rent a car, which is one thing, but if you're going to drive your own car, then will travel insurance even cover you?

"Travel insurance is typically discussed in terms of flying or taking a cruise," says Bailey Foster, vice president of trip insurance at [Trawick International](#). "But a trip cancellation plan can also be used to help protect you and your investment when a road trip is your vacation."

She says travelers often overlook some of the benefits of travel insurance. For example, trip cancellation can reimburse you for prepaid, nonrefundable trip costs if you have to cancel your trip for any number of covered reasons. Or, if you are on the road and become ill or injured, emergency medical coverage can help with out-of-pocket expenses associated with treatment. That's an especially valuable benefit if you see a provider who is not considered in-network by your primary health plan.

"Summer road trips are a great way to explore new places, make unforgettable memories, and bond with loved ones," says Deanna Caffrey, director of [Redpoint Resolutions](#). "However, while on the road, it's important to be prepared for any unexpected situations that may arise."

So why would you need travel insurance for your road trip? How can you tell if you need it? And what are some of the common pitfalls when it comes to buying travel insurance for a road trip?

Also, what will Welch do?



If you're renting a car, travel insurance can protect your vacation investment. GETTY

## Why you need travel insurance for your road trip

Travel insurance generally covers prepaid, nonrefundable expenses. These can include:

- **Car rental.** "Purchasing travel insurance can help protect nonrefundable payments for rental cars," explains Daniel Durazo, director of external communications at [Allianz Partners USA](#). However, a traditional travel insurance policy will not cover your personal vehicle in the same way, since you didn't pay for it at the start of your trip.
- **Hotel and vacation rental stays.** "If you're taking a road trip and have booked certain experiences or even a nonrefundable hotel stay, that's where travel insurance comes into play," says Joe Cronin, president of [International Citizens Insurance](#). But most policies won't cover you if your accommodations are refundable or if you're staying with a friend or relative.
- **Medical emergencies.** Even though most health insurance plans and Medicare will follow you in the United States, there could be out-of-network expenses or deductibles to pay. "Travel medical

coverage with travel insurance can be zero-dollar deductible, so there's no out-of-pocket expense at all," explains Damian Tysdal, founder of the travel insurance site [CoverTrip.com](https://www.covertrip.com).



There are many ways travel insurance can cover a road trip. GETTY

## When do you need travel insurance for your road trip?

Experts say the more adventurous your road trip, the more likely you need travel insurance.

### If you're headed out of town

Stan Sandberg, the co-founder of travel insurance site [TravelInsurance.com](https://www.travelinsurance.com), says too often, people rule out travel insurance for their driving vacations because they think of travel insurance as strictly something for people who are flying. But insurance can protect you not only in the sky but also on the ground, and that's particularly true during the summer.

"If the roads to your destination are prone to closure due to severe weather — mountain resorts or coastal flood areas — most travel insurance plans will provide trip cancellation coverage in the event weather prevents you from getting to your destination," he explains.

## **If you're engaging in any adventure activities**

"If you've sprained your ankle on a hike and the only hospital nearby is out of your domestic health plan's network, travel insurance may be able to reimburse the emergency medical expenses your health care plan didn't pick up," says Christina Tunnah, general manager of marketing and brands at [World Nomads](#).

Note that some policies have restrictions on the type of adventure activities they cover — so read your policy before you go base jumping.

Also, if you've prepaid for hotels and day tours and then get sick at the last minute or have a death in your immediate family, trip cancellation coverage may help you recoup some of those nonrefundable expenses.

## **If you're crossing a border**

"Road trips outside a travelers' home country surely warrant the purchase of travel medical insurance," says Jay Jaishankar, CEO of [Visitor Insurance Services](#). "The cost of health care in the event of any accident could be drastically higher if not insured."

## **If you drive a classic**

If you're driving a classic car that might be prone to breakdowns, insurance could come in really handy. A policy purchased for a road trip could include coverage if you get into an accident on your way to your destination.

"If such a situation requires you to stay at a hotel while your car is in for repairs, travel insurance could help reimburse costs for the extra hotel, meals, or local transportation like an Uber ride," says Terry Boynton, president of [Yonder Travel Insurance](#).

But there are other road hazards you need to know about before you leave. It's easy to make a mistake when you buy insurance for your road trip, according to experts.





Don't make these common travel insurance errors. GETTY

## Common road trip travel insurance mistakes

If you're thinking of buying insurance for your next road trip, pay attention. Here are a few potholes you may encounter along the road.

### **Not checking your car insurance**

An insurance agent may not tell you this, but you should really check your car insurance before you buy a policy. "If your everyday car insurance covers you in a rental, that's another way you can avoid purchasing too much coverage unnecessarily," says Angela Borden, a product strategist at [Seven Corners](#). One solution is customization. Seven Corners has a policy called Get Away USA plan that you can customize based on how you travel, so if your normal policy provides roadside assistance, you don't need to select that benefit.

### **Not driving far enough**

Most travel insurance plans will not provide coverage if your trip is less than a certain distance from your home. "In some plans, the minimum distance may be 100 miles, for example," says Narendra Khatri, principal of [Insubuy](#). "Generally, there would be little to insure on trips shorter than that. If you drive your own car and stay with friends, there aren't going to

be major prepaid trip expenses. You're also probably going to be within the coverage area of your domestic health insurance plan, and any issues with vehicle breakdowns can likely be handled through your auto insurance policy or a local roadside assistance service."

### **Buying the wrong insurance**

That's an easy mistake to make because on the surface, most travel insurance policies look the same. But some policies are specifically designed for road trips. For example, [Berkshire Hathaway Travel Protection's](#) (BHTP) ExactCare Lite doesn't have compensation for lost baggage and delayed flights, which drivers don't need.

"But it does include the essentials to protect your road trip investment from unforeseen circumstances," says Carol Mueller, vice president at BHTP. That includes up to \$500 for trip cancellations, up to \$750 for trip interruptions and up to \$10,000 of medical expenses with optional coverage for hotel and other nonrefundable payments, such as tickets to attractions.

So now we know when you need travel insurance for your road trip and the biggest road trip insurance mistakes. That just leaves one question.



Does your next road trip need travel insurance? GETTY

## Does your road trip need travel insurance?

So do you need travel insurance for your next road trip? Here's how Welch answered the question.

"Hearing how unpredictable things like flights and weather can be in Alaska, we decided to purchase travel insurance for peace of mind," he says.

Welch found a travel insurance plan from American Express that offered \$25,000 of coverage for \$984.

By the way, Welch isn't just a casual road-tripper. He writes about road trips for a living on his [road trip blog](#).

Bottom line: You may need travel insurance if you're taking a road trip this summer. That's especially true if you're renting a car or staying in a prepaid, nonrefundable hotel room. Don't forget to check your car insurance policy before you go shopping, and mind the limits of most insurance policies.

Of course, you always hope you'll never have to use travel insurance, but your road trip may need it.



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[Christopher Elliott](#) is the founder of [Elliott Advocacy](#), a 501(c)(3) nonprofit organization that empowers consumers to solve their problems and... **Read More**