

# Should I Always Buy Travel Insurance?

Wondering if you should opt for travel insurance on your next trip? We've come up with a quick guide to help you decide!

**Have you ever fallen sick while on vacation? Or had your luggage "lost" by the airline?**

Buying travel insurance is like rolling a dice. If you buy insurance and nothing happens, then you just spent money. However, if you don't buy insurance and a random act of God happens, then you'll be stuck smacking your forehead with your palm in disbelief.

All things considered, travel insurance is ***certainly*** something everyone should have on their checklist when planning a trip aboard. While it may not cover everything under the sun, you won't be too worried when things get a little bit bumpy during your travels, as you'll have a cushion, however small, to land on. To let you have a totally "Peace of Mind" on your trip.

**How Much Does Travel Insurance Cost?**

***Travel insurance isn't as expensive as many people think.***

Considering the amount of coverage and payouts, it is almost a no-brainer to spend a little more into travel insurance. Travel insurance policies in Malaysia can range from as low as RM15 all the way to RM150 for individuals, and higher for family travel insurance. However, you can also opt for annual insurance policies, which start from RM220 and up to RM500.

Today, there are dozens of travel insurance policies available, with varying levels of coverage and corresponding premiums. Travel insurance premiums are calculated based on several factors: ***duration, destination, and individual/family travel insurance.***

### **What Does Travel Insurance Covers You For?**

- Accidental death or permanent disablement.
- Medical Expenses arising from accident or illness.
- Unforeseen travel inconveniences.
- Trip cancellation.
- Emergency evacuation.

**What are you waiting for? Act Now! Just spend a very little money to have a “Peace of Mind” for your entire holiday trip!!**



***Contact us now for a free consultation on insurance related matters***

- 1. Email your queries to [insurance@edindings.com](mailto:insurance@edindings.com) or*
- 2. Call us at 012-2861817 (M), 03-21622515 (O)*