

## Which travel insurance to choose?

Travelling nowadays is a little different to what it was just a few years ago. When planning a trip, we have to pay attention to additional aspects, such as protecting ourselves against unexpected events, the need for additional documents and new travel rules. It is also easy to see the positive aspects in the changes, such as smaller crowds, fewer queues or good prices. If you are going abroad at the moment, it is worth checking [travel rules](#) and stocking up on additional travel products. In order to have a peaceful and safe trip, an essential element of any trip is to take out adequate travel insurance. In this article you will find out what travel insurance products are available and which ones you should opt for.

Some of them protect you in case of a sudden illness, accident or damage to your luggage during your trip (both foreign and domestic). Other insurances allow you to protect yourself against the loss of costs due to the cancellation of a planned trip.

It is important to know how to choose the right travel insurance and what to pay attention to when buying it, as apparently similar products may differ significantly in scope and price. In this case, the cheapest options do not always mean the best for your protection and peace of mind. Check what kind of insurance you can buy at eSky.

### Trip cancellation insurance

Trip cancellation insurance protects you from losing the money you spent on your trip if you have to cancel your trip due to unforeseen events. Below you will find a comparison of three travel cancellation insurance policies available from eSky.

	All Risk Trip Cancellation Insurance	All Risk Trip Cancellation Insurance or interruption insurance
sudden illness	+	+
unfortunate accident	+	+
theft of required travel documents, e.g. passport or identity card	+	+
deterioration of health in the case of chronic illness	+	+
sickness of domestic animals	+	+
pregnancy complications	+	+
death of the insured person, co-insured person or their relatives	+	+
other documented personal reasons	+	+
involuntary unemployment	+	+
change of examination date	+	+

	All Risk Trip Cancellation Insurance	All Risk Trip Cancellation Insurance or interruption insurance
when you can buy	at the time of booking a ticket with eSky	at the time of booking a ticket with eSky
type of a trip	one-way	round-trip
price	10% of the tickets' costs	12% of the tickets' costs

### Insurance to protect us during travel

The second essential insurance product that is important when planning travel and trips is travel insurance. It will provide us with peace of mind and security during our trip in case of unforeseen events.

Travel insurance is characterised by a wide range of protection against unexpected situations that may occur during the trip. It is worth buying a policy for both domestic and international travel.

### What does the policy contain?

International travel insurance	Domestic travel insurance
Coverage for exacerbations of chronic diseases up to €50,000	Personal accident cover up to €10,000
Cover for medical expenses abroad up to €300,000	Third party liability coverage up to €200,000
Reimbursement of up to €50 for each day of quarantine abroad	Compensation for lost or damaged luggage up to €1,000
Personal accident insurance up to €10,000 and third party liability up to €200,000	-
Compensation for lost or damaged luggage up to €1,500	-
Assistance and medical transport	-

Buying the right insurance is extremely important. By choosing travel cancellation insurance, if a situation arises that prevents you from leaving, you can cancel your trip and recoup some of the cost of your airline tickets. Travel insurance, on the other hand, will give you peace of mind during your trip and protect you from unexpected costs in terms of medical treatment or quarantine.

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