

## Travel Insurance – your questions answered

### Why buy travel insurance?

#### For peace of mind

Whether you travel for business or pleasure, international travel involves risk. A medical emergency may require hospitalization or a personal emergency may necessitate your early return to your home country. So making sure you have appropriate travel coverage will give you the peace of mind to know that you will not face large unexpected medical costs.

#### To obtain a visa

For students who need to apply for study visa to come to Spain, a valid travel insurance policy is required for the duration of their stay in order to obtain a visa. We recommend the travel insurance policy from HCC Medical Insurance Services (HCCMIS) as they have proven to have excellent customer service and their travel insurance is fully compliant with the Schengen visa requirements for Spain. Once you receive the Schengen travel insurance policy the process is very easy! All you have to do is print it and take it to your visa interview to prove that you have purchased travel insurance, along with other documents that you are required to present.

### Why buy travel insurance from [AIL Madrid](#) in conjunction with HCC Medical Insurance Services?



- Global coverage
- US\$ 0 excess deductible
- Maximum coverage: up to US\$ 1, 000,000
- Purchase insurance for between 5 days to 1 year
- Policies which cost from US\$ 1 per day

### What is Included in the Travel Insurance Policy?

**Prescription Drug Replacement** – Assistance is available if you are replacing lost prescriptions.

**Travel Document Replacement** - Replacements for travel documents that are lost or stolen. This insurance policy also applies to credit card and travelers checks.

**Lost Checked Luggage** - In the case that your luggage is permanently lost by your transportation provider, up to US\$250 can be provided to replace clothes or personal hygiene items, where no item exceeds US\$50.

**Emergency Medical Evacuation** – Evacuation recommended by your attending physician, who certifies that evacuation is necessary to safeguard your life and that the necessary treatment is not available locally.

**Emergency Reunion** - The cost of an economy round-trip air and/or ground transportation ticket for one of your relatives to travel to the area where you are hospitalized following an approved emergency medical evacuation.

**Natural Disaster Cover** - In the event of a natural disaster (hurricane, flood, tornado, tsunami, etc.) up to US\$100 a day for a maximum 5 days will be provided for alternative accommodation if you are displaced from your original, paid accommodation due to evacuation from a disaster or following a disaster strike.

**Political Evacuation** - If the United States government issues a travel warning that becomes effective after your arrival in your destination country, the plan will provide transportation to the nearest place of safety or for return to your home country.

**24/7 Customer Service** - In the event of an emergency, or for any general queries, a 24 hours a day, 7 days a week customer service and emergency travel assistance hotline is available.

**Travel Alerts & Warnings** - Access to governmental travel alerts and warnings are available for the country that you are visiting.

**Pre-trip Destination Information** - Before travelling to your destination, up-to-date information regarding the required vaccinations, health risks, travel restrictions and weather conditions is available to you to help you take any necessary precautions before you travel.

**Emergency Message Relay** - In the event of an emergency occurring or hospitalization, a central point of contact will be established to aid in communicating important information and messages from the policy holder to family members, friends, employers, etc.

**Translation & Interpretation Assistance** - In the necessary situations, assistance in the form of translators and interpreters will be provided.

**Emergency Cash Transfers** - Assistance can be provided if you require an emergency cash transfer. It is also available with or without a currency exchange.

**Provider Referrals** - Contact information can be provided for western-style medical facilities, dental practices and pharmacies that speak English.

**Embassy & Consulate Referrals** - The contact information for various overseas embassies can be provided if required.

**Legal & Accounting Referrals** - In the event that these services are required, recommended legal and accounting professional can be provided.

**Bail Bond Assistance** - Assistance in obtaining a bail bond can be provided in the case of incarceration occurring.

Please note: AIL Madrid is not responsible for any changes in the HCC Medical Insurance Services' policy and you should always read the full insurance coverage before purchasing.

## How can I purchase travel insurance?

[Get a quote](#)