

DESTINATION
Reunions

Family Travel Insurance Checklist

*in
5 Easy Steps!*

**Your Family's
Safety Net for
Stress-Free Travel**



DESTINATION
Reunions

www.DestinationReunions.com

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STEP 1: General Coverage Considerations

Trip Cancellation/Interruption

Protects prepaid costs if you must cancel or cut short your trip due to illness, injury or emergencies.

Medical Emergency Coverage

Covers unexpected illnesses or injuries while traveling. Ensure that it covers children and older adults equally.

Emergency Medical Evacuation

Includes transportation to the nearest adequate medical facility or back home (vital for remote or international trips).

Baggage Loss/Delay

Reimburses for lost, stolen or delayed baggage, including essentials for children (diapers, strollers, etc.)

Travel Delay Coverage

Helps with meals, lodging, and incidentals during long delays due to weather, strikes, or mechanical issues.

Accidental Death & Dismemberment (AD&D)

Provides a payout in the case of serious injury or fatality.

STEP 2: Research Insurance Providers

Use Reputable Comparison Sites

Start with trusted aggregators like **Squaremouth**, **InsureMyTrip**, or **TravelInsurance.com** to compare multiple policies side by side.

Read Verified Reviews

Read customer reviews focused on family experiences, especially those involving claims, ease of use, and support during emergencies.

Check Ratings & Accreditation

Choose providers with strong ratings from **AM Best** (for financial strength) and accreditation from the **U.S. Travel Insurance Association (ASTIA)** or the **Better Business Bureau (BBB)**.

Evaluate Customer Service

Test the ease of getting a real person on the line or via online chat (essential for multigenerational travelers who may need more assistance).

Seek Family-Friendly Language

Clear policies, dedicated family or group plans, and accessible mobile apps are good indicators of family-focused insurers.

Ask Your Travel Advisor

If you're working with a travel agent, ask which providers they recommend for your family and why.

STEP 3: Family-Specific Needs

Coverage for All Ages

Ensure the plan covers babies, children, teens, adults, and seniors. Some policies offer free coverage for children under 17 when traveling with an insured adult.

Pre-Existing Conditions Waiver

Critical for elderly family members or those with chronic illnesses. Must usually be purchased soon after the first trip payment.

Coverage for Traveling Separately

If family members are flying from different locations or extending trips independently, verify the policy accommodates this.

Group or Family Plan Discount

Some insurers offer bundled family rates or discounts for insuring multiple travelers together.

Cancel for Any Reason

For an additional fee, this add-on coverage allows groups to cancel their trip for any reason not typically covered by insurance policies (e.g., a critically ill pet, a natural disaster, impending weather issues, regional conflicts, a change in financial situation, etc.). Families can receive a percentage of their money back.

STEP 4:

Destination-Related Coverage

International Travel Coverage

Check for global acceptance and limitations based on the destination (e.g., restricted coverage in high-risk countries).

Natural Disaster & Weather Events

Includes hurricanes, wildfires, or blizzards that impact travel to or from your destination.

Adventure Activity Coverage

Covers family-friendly but potentially risky activities (e.g., snorkeling, ziplining, skiing). May need add-ons.

Government Travel Restrictions Coverage

Some policies now offer protection for sudden border closures or travel bans/restrictions.

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STEP 5:

Policy & Purchase Tips



Purchase Early

Buy soon after booking your trip to maximize benefits, especially for cancellation and pre-existing condition waivers.



Understand Exclusions

Read the fine print carefully—look out for exclusions around pandemics, adventure sports, or non-covered reasons for cancellation.



Compare Providers

Remember to utilize travel insurance comparison tools (i.e., Squaremouth) to access various options.



Check Existing Coverage

Review credit card benefits and health insurance policies to avoid unnecessary duplication.

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