



**VOYASEE TRAVEL READINESS SERIES V7 COMPASS EDITION**

PDF 21 - Cover, claims, exclusions, emergency proof, policy fit

# Travel Insurance Decision Checklist

A traveler-friendly policy comparison workbook that helps you understand what to check before you rely on any travel insurance plan.

#### USE BEFORE

buying or relying  
on a policy

#### BEST FOR

medical, delay,  
baggage and  
cancellation

#### INCLUDES

coverage matrix,  
claim folder,  
score

#### GOAL

avoid false  
confidence

Mobile-readable, print-friendly, and built to help travelers make better decisions.



## Quick-start travel briefing

Use this page first. It shows how to get value from the PDF in under 10 minutes.

### Insurance is useful only when it matches your real trip needs

Use this workbook to compare medical cover, baggage, delay, cancellation, activities, exclusions, emergency contacts, and proof documents before you travel.

#### 1 Define your risk

List destination, trip value, health needs, activities, and connection complexity.

#### 2 Compare policy fit

Check medical, evacuation, delay, baggage, cancellation, and activity wording.

#### 3 Prepare claim proof

Save policy number, receipts, photos, police reports, airline notices, and emergency phone

#### 4 Re-check before

Confirm start/end dates, destination coverage, exclusions, and emergency

### Official reminder

Passport, visa, transit, health, medicine, airline baggage, payment, and local safety rules can change. Always verify important details with official government, airline, embassy, airport, and health sources before travel.



## Insurance fit matrix

Compare what the policy says with what your trip actually needs.

Coverage area	Questions to ask	Proof to save
<b>Medical care</b>	Does it cover destination, trip dates, pre-existing rules, and emergency treatment?	Policy card, emergency number, medicine list.
<b>Evacuation</b>	Is evacuation or repatriation included, and what triggers it?	Policy wording and emergency approval steps.
<b>Cancellation</b>	Which reasons qualify and what documents are required?	Receipts, booking terms, doctor/official proof.
<b>Trip delay</b>	How many delay hours before benefits start?	Airline notice, boarding pass, expense receipts.
<b>Baggage</b>	What is the limit per item and excluded valuables?	Photos, tags, airline/property report.
<b>Activities</b>	Are hiking, scooter, snow, water or adventure activities covered?	Activity confirmation and safety requirements.

**Do not judge a policy only by price. The real value is in exclusions, limits, deductibles, and claim procedure.**



# Insurance planning timeline

When to buy, review, and prepare documents.

1

## Before booking expensive items

Know which costs are non-refundable and decide if cancellation cover matters.

2

## Before paying final balance

Confirm dates, destination, travelers, limits, deductibles, and exclusions.

3

## 7 days before travel

Save policy PDF, emergency numbers, claim steps, and receipts offline.

4

## Departure day

Carry policy number and emergency contact in your phone and document folder.

5

## During disruption

Contact insurer early if required and collect proof before leaving the airport/hotel.

6

## After the trip

Submit claims quickly with complete evidence and copies of communication.



## Policy red flags to check carefully

These signs do not always mean bad insurance, but they deserve close reading.

### VERY LOW PRICE

- Cheap can mean low limits or narrow reasons.
- Compare benefits, not only premium.

### UNCLEAR EXCLUSIONS

- Look for alcohol, risky activities, valuables, and medical limits.
- Search the policy wording before buying.

### WEAK EMERGENCY PROCESS

- Some claims require pre-approval.
- Save emergency contacts offline.

### POOR PROOF HABITS

- No receipts or reports can weaken a claim.
- Photograph damage, tags, notices, and receipts.

### WRONG TRIP DATES

- Cover may start or end at exact times.
- Include travel days and time-zone changes.

### ACTIVITY GAP

- Scooters, trekking, diving, skiing, or tours may need specific cover.
- Match insurance to your itinerary.

### HIGH DEDUCTIBLE

- Small claims may not be worth filing.
- Know what you pay first.

### DOCUMENT MISMATCH

- Name, passport, dates, and destinations should match.
- Fix errors before travel.



## Claim folder worksheet

Prepare the proof you may need before something goes wrong.

**Policy company and emergency number:** \_\_\_\_\_

**Policy number:** \_\_\_\_\_

**Trip dates covered:** \_\_\_\_\_

**Destination countries covered:** \_\_\_\_\_

**Deductible / excess amount:** \_\_\_\_\_

**Main benefit limits:** \_\_\_\_\_

**Required claim documents:** \_\_\_\_\_

**Where receipts will be stored:** \_\_\_\_\_

**Tip: create one phone album or cloud folder named Trip Claim Proof and save screenshots, receipts, notices, and policy details there.**



## Activity coverage decision board

Activities can change your risk and policy needs.

Activity type	Insurance question	Safer preparation
<b>Scooter/motorbike</b>	Are you licensed and is riding covered?	Wear helmet, keep license, check local rules.
<b>Hiking/trekking</b>	Is altitude, guide requirement, or rescue covered?	Know route, weather, emergency contacts.
<b>Water sports</b>	Are diving, jet ski, rafting, or boat activities covered?	Use licensed operators and keep receipts.
<b>Winter sports</b>	Is skiing/snowboarding included or add-on only?	Check piste/off-piste wording.
<b>Cruise/ferry</b>	Are missed ports, medical onboard, or delays handled?	Save schedule and carrier contacts.
<b>Expensive gear</b>	Are cameras, laptops, drones, jewelry limited?	Keep valuables in carry-on and document serials.

**Activity rule: if you would mention it proudly in your itinerary, check whether your insurance covers it.**



## If something happens: response cards

Use calm steps and collect proof while details are fresh.

### MEDICAL PROBLEM

- Seek safe care first. Call insurer if required.
- Save bills, diagnosis, prescriptions, and reports.

### BAGGAGE DELAY

- Get airline property report before leaving.
- Keep baggage tag and essential purchase receipts.

### FLIGHT DELAY

- Ask for written confirmation or screenshot app notice.
- Save boarding pass and meal/hotel receipts.

### THEFT/LOSS

- Report to local authority or carrier quickly.
- Document what was lost and replacement costs.

### Extra checks to complete

- Save one screenshot or note for this topic before leaving home.
- Confirm the related booking, rule, cost, or document using an official or trusted source.
- Write one backup option in case your first plan fails.
- Keep the most important detail available offline on your phone.
- Review this page again during the final 48 hours before departure.
- Use Voyasee.com tools to double-check budget, documents, packing, and safety.

### Practical field note

Do not throw away receipts until the trip is fully settled. Many claims fail because the traveler cannot prove the loss.



# Claim response timeline

A simple sequence for disruption days.

1

## Minute 1-30

Move to safety and document the problem with photos, screenshots, and notes.

2

## Same day

Call the insurer if policy requires early approval. Ask what proof is needed.

3

## Before leaving location

Collect reports from airline, hotel, police, clinic, or operator if relevant.

4

## Within 48 hours

Organize receipts, booking confirmations, proof of payment, and messages.

5

## After return

Submit clear claim folder and keep copies of everything.

6

## Follow-up

Record claim number, response dates, missing documents, and appeal deadline if needed.



## Policy comparison worksheet

Compare two or three policies before buying.

**Policy A: price and main limits:** \_\_\_\_\_

**Policy B: price and main limits:** \_\_\_\_\_

**Medical cover limit:** \_\_\_\_\_

**Cancellation reasons included:** \_\_\_\_\_

**Baggage item limits:** \_\_\_\_\_

**Activities covered:** \_\_\_\_\_

**Deductible/excess:** \_\_\_\_\_

**Best policy for this trip:** \_\_\_\_\_

**Choose the policy that matches the trip value, destination risk, activities, health needs, and proof requirements - not just the cheapest headline price.**



## Insurance document pack

Keep these details accessible even without internet.

Document	Why keep it	Where to store
<b>Policy PDF</b>	Shows benefits, exclusions, and claim terms.	Phone files + cloud + printed copy.
<b>Emergency number</b>	Needed during medical or major disruption.	Phone contact + wallet card.
<b>Receipts</b>	Shows trip value and expenses.	Email folder + photo backup.
<b>Medical info</b>	Helps clinics and insurer understand needs.	Secure note + printed summary.
<b>Booking terms</b>	Cancellation/refund rules affect claims.	Booking email folder.
<b>Passport copy</b>	May be needed for identity and documents.	Secure offline copy.

**Protect sensitive documents. Save backups, but avoid exposing passport and medical details in public folders.**



## Insurance money logic

Think about what loss would truly hurt your budget.

### SMALL TRIP

- Low non-refundable cost may need simpler cover.
- Still consider medical emergencies.

### EXPENSIVE ROUTE

- Flights, tours, cruises, and hotels raise cancellation exposure.
- Document all payments.

### COMPLEX ITINERARY

- Multiple carriers increase delay risk.
- Check missed connection and delay wording.

### HIGHER HEALTH RISK

- Review medical exclusions carefully.
- Carry medicine and doctor documents.

## Extra checks to complete

- Save one screenshot or note for this topic before leaving home.
- Confirm the related booking, rule, cost, or document using an official or trusted source.
- Write one backup option in case your first plan fails.
- Keep the most important detail available offline on your phone.
- Review this page again during the final 48 hours before departure.
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## Practical field note

A practical policy protects the costs and emergencies you could not comfortably handle alone.



## Insurance readiness score

Circle 1 to 5 for each area.

### Dates correct

### Destination covered

### Medical cover clear

### Emergency number saved

### Baggage limits known

### Activities checked

### Claim proof plan

### Policy PDF offline

### How to read your score

32-40: well prepared. 24-31: fix weak policy details before travel. Under 24: do not rely on the policy until coverage, exclusions, and claim steps are clear.



# Continue Your Trip Plan on Voyasee

Pair this insurance checklist with Voyasee tools to check budget exposure, medical packing, arrival risk, scams, and trip readiness before departure.



## Scan or type: [Voyasee.com](https://Voyasee.com)

Find travel guides, destination ideas, free printables, and smart planning tools built for real-world travelers.

**Use this PDF + Voyasee tools before every booking decision.**

## Best next actions for this PDF

- Estimate trip value with Trip Budget Calculator before choosing cover.
- Use Travel Medicine Checker for health and medicine planning.
- Check Travel Passport for overall readiness.
- Save policy details inside your Travel Documents Organizer.
- Use Travel Scam Checker to reduce avoidable loss during the trip.

### PLAN

- **Travel Passport**  
Trip readiness
- **Smart Travel Hub**  
Planning center
- **Destination Quiz**  
Choose wisely
- **Travel Month Planner**  
Best timing

### PREPARE

- **Trip Budget Calculator**  
Money plan
- **Packing List Generator**  
Packing plan
- **Travel Medicine Checker**  
Health prep

### PROTECT

- **Travel Scam Checker**  
Scam risk
- **Transit Visa Checker**  
Layover risk
- **Jet Lag Planner**  
Energy plan

### EXPLORE

- **Interactive Travel Map**  
Visual discovery