

# "Travel Insurance Saved My Life" But Not All Policies Are the Same

By Paula Zacher

**Travel is my favorite form of entertainment. A few years ago, I went with a friend on a luxury trip to the Himalayas. It was an exciting trip but certainly not in the way that I thought it would be.**

After riding out the 8.9 earthquakes in Katmandu, we went to Tibet where I had an emergency appendectomy followed by diagnoses of chicken pox, altitude sickness, a lung infection and rubella.

But the biggest hurdle through all of that was dealing with the travel insurance companies. I had two insurance policies (one was embedded in my tour and one was purchased separately) so I could compare them side by side as I dealt with both on a daily basis in my efforts to return home.

One company would have left me to die in Tibet; the other company stepped in and saved my life. The greatest takeaway from that experience was that all insurance companies are NOT alike.

After returning home, my challenging survival spurred me to write a book about my experiences in hopes that I might save just one other person from a similar ordeal.

As I wrote, I was able to unleash the knowledge that I had obtained on a first-hand basis. Since then, I have made it my mission to research any insurance company that I might use. I urge others to do the same.

Of course, I often use the company that saved my life but in certain instances, it might be more fitting to use another. The one question I always ask is, "Who answers the call when a traveler reaches out to you?"



If a company outsources to an on-call center instead of providing their own staff, then I would not use them under any circumstance. They are merely a sales force and an accounting team.

The company they hire to answer their calls has no direct commitment to the end user...which is you, the traveler! These companies are under contract to many travel insurance providers so it is like any other call center...frustrating and often ineffective.

As an example, at one point in my travails, the call center spokesperson for the incompetent and inefficient group told me they could not help me because it was a holiday in Japan. I was trying to get them to evacuate me from Tibet, which is 3,000 miles and many cultures away from Japan. They really needed to invest in a map.

As we age, the likelihood of a physical mishap such as a fall on a cobblestone street or a stroke becomes greater. Added to that is today's political climate where a terrorist attack could happen anywhere.

Every time I plan a trip, I revisit the available travel insurance policies. There is no cookie cutter coverage that will work for every trip. Each journey has different requirements depending on the destination and the type of trip.

In addition, the offerings and inclusions are constantly changing. My favorite policy may no longer be available or the fine print might have changed.

Each trip becomes a study in insurance as well as in the destination, flights, hotels and activities. Travelling can sometimes be exhausting even before you leave home. But like anything, with proper planning, the benefits can be colossal.

You must always be prepared for life's little glitches such as the occasional change in schedule, a delayed flight, a hotel in the midst of remodeling or a closed museum or other much anticipated tourist site.

This type of thing is inevitable but you should not let it disrupt your expectations. Just forge ahead. Sometimes the unexpected becomes the most memorable event of your trip. But those glitches could also be of a more devastating or catastrophic nature. For those, you must be prepared not just mentally and emotionally but you must have your safety net: travel insurance from a reputable company.

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***Paula Zacher, author of [If Something Should Happen on Amazon](http://www.somethingdidthappen.com), can be reached through her website [www.somethingdidthappen.com](http://www.somethingdidthappen.com) where you can ask questions or share your own story. And yes, a recent contact communicated that the book saved her life. Mission accomplished.***