

## Ensuring and insuring safe travel

*If one gets stuck in a foreign country due to a lockdown, what are his/her options when it comes to extending the travel insurance? ETTravelWorld gets talking with Dev Karvat, Founder & CEO – India & Emerging Markets, TrawellTag Cover-More, to answer all this and more*

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**T**ravel, post Covid, will not remain the same. Dev Karvat tells us that travellers who would have earlier opted for a travel protection purely as a discretionary service will now consider it as an essential requirement, as they recognise the risks of travel and the benefits of being covered.

**ETTravelWorld (ETTW):** Many people who had travelled on holiday or for work have now been stuck where they are since the lockdown started on March 25. One can approach the airlines and hotels for rescheduling stay and travel dates, but what about travel insurance? Can its tenure be extended?

**Dev Karvat (DK):** Yes, we assist our customers for extensions and they are arranged as per the advice of our underwriter.

**ETTW:** If yes, how much will it cost?

**DK:** This cost differs for each traveller, as such extensions are typically dependent on the age of travellers, the duration of travel, and the extension period requested

**ETTW:** During an emergency, for how long can you extend the travel insurance?

**DK:** Trip extensions depend on visa extension policies of a particular country. If travellers would want to extend their trip due to an emergency, we can provide assistance in extension of their travel protection as per the respective country's guidelines.

**ETTW:** How can one connect with the insurer for extension?

**DK:** Travellers who opt for travel protection services are provided with the necessary contact details of the respective service providers for any queries or emergencies. For instance, our organisation has a dedicated team for emergency assistance, available on a toll-free number, provided to our customers. In case of an extension request, all that the customer has to do is call us and we stand ready to provide the end-to-end support required.

**ETTW:** How do you think will travel insurance change post Covid-19?

**DK:** The travel protection landscape is going to see a positive change once we settle in the post-Covid world. Consumers who would purchase travel protection purely as a discretionary service will now opt for it as an essential requirement, as they recognise the risks of travel and the benefits of being covered. We truly believe that travel assistance that includes evacuation facilities and provides real time information about emerging situations across the world, coupled with a highly relevant travel insurance product will make the difference.

**ETTW:** What is the kind of queries that you are receiving from clients during this time?

**DK:** We have been receiving requests to customise our protection plans to cover pandemics such as Covid-19. In addition, our assistance services have gained greater traction among our clients, especially our evacuation support and local hospitalisation supports. Given the interest and inputs, we are closely working with our underwriters and assistance partners to design a highly flexible and customised set of products for our clients, once travel resumes.

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