

Ask **THE EXPERT**

Shreeraj Deshpande,

principal officer, Future Generali
India Insurance Pvt Ltd



GENERAL INSURANCE

Buying a travel insurance plan will cover you from unforeseen events

I am planning solo travel to eight Schengen countries (Central and Eastern Europe) in September 2019. I am researching travel insurance as I will be a solo female traveler. Please guide as to which travel insurance will address my concerns related to travel safety and security and what is the average cost of these covers.

—Nitya Benny

Most of the European countries require Schengen travel insurance before they grant you a Schengen visa. Even if you are traveling to a country where buying travel insurance is not mandatory, you should always have travel insurance to cover you from the losses of unforeseen events like loss of baggage, medical emergencies, loss of passport, personal accident, etc. The average cost of a travel insurance plan depends on the sum insured and travel days opted. The respective product brochure can be referred for the premiums.

I and my wife are planning a baby in the next one year. Prior to it, I want to understand that if there are covers that will help me get insured against the delivery expense. Also, what are the average premiums for these customised policies?

—M Thomas.

Maternity expenses are excluded from the scope of the cover of conventional health insurance plans. But nowadays many insurance companies are coming up with insurance plans which cover maternity expenses. The average cost depends on the plan & the sum insured opted.