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If you are planning for a vacation or a long trip somewhere in the far off corner of the world, getting travel insurance is a must. This does not mean that you can opt for a travel insurance policy after you have decided on the travel budget and have made all calculations based on the same. For the wise, it is better to include the travel insurance policy coverage in the trip costs too, especially if you are going to a place where it is costlier to look for services or health assistance (Europe or the USA for example!).

While travel insurance was not very popular in the earlier days, when people seldom travelled abroad on frequent trips and did not have the know-how or the process to acquire a tailor-made insurance policy deal, the Internet has made amends to that. With the new decade, getting travel insurance coverage from a customized policy deal is not only easy, but also a completely plain process. All you need is to know a good insurance broker in Canada or Ontario, compare quotes and make tweaks as required to the deal.

But why are off-the-shelf or regular, one-size-fits-all travel insurance policies not the ideal ones to look for? Well, here is why

• The region you visit has a massive impact on the kind of travel insurance cover that you need. For instance, if you are visiting the Alps, you would need a insurance cover that is completely different from what you would need when you are visiting the Sunder bans in India or the tropical rainforests of Brazil. Insurance cover and riders would be different when you are on honeymoon in Paris, and it would be wrong to get the same cover when you are researching in the valleys of Machu Picchu.

• The kind of activities you conduct or are involved in while on a vacation trip also has an influence on the kind of travel insurance cover you need for yourself. Skiing or backpacking has a completely different set of policies, while simple, sunny vacation on the beaches of Hawaii has a different set. To club one insurance cover with another will not only be a mistake, but may also cost you pretty dearly when a crisis arises on foreign land.

• The levels of cover differ with certain parameters. Younger people are given lower coverage policies than people who are aged but travelling. Older people also have more exceptions and riders built into the policy and require umbrella coverage to help strengthen their insurance, unlike with youngsters.

The problem with travel insurance is that if a couple of trips go smoothly or completely according to plan, travelers get complacent. Most opt out of taking an insurance coverage while on the next trip, and it is in such occasions that crises occur and the individual has no alternative but to pay out of pocket. Others who opt for a rote insurance policy end up paying even after having coverage, which is worse.

Customized policy deals are easily available online, and a little homework would lead you to a great and safe trip!

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