

Best Travel Insurance Companies 2020



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Whether you're traveling in the best of times or in uncertain times, a solid travel insurance policy can save you substantial money and frustration.

There are countless things that could go wrong on a trip, from lost luggage to getting sick. While travel insurance can't prevent the problems, it can reimburse you and, if necessary, help get you back home.

To evaluate the best travel insurance companies, we scored 15 coverage features (detailed below) for multiple travel insurance plans for each company. We focused on features that are important if you're laying out money for a big trip and looking for a wide array of coverage and high reimbursement levels. To rank the companies, we used the highest-scoring plan for each travel insurance provider.

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4.5 stars
Rating
Top Scoring Plan
5 stars
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John Hancock Insurance Agency
4.5 stars
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Top Scoring Plan
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Travelsite



Travelsite
4.5 stars
Rating
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USI Affinity Travel Insurance Services



USI Affinity Travel Insurance Services
4.5 stars
Rating
Top Scoring Plan
Travel insurance select - Elite plan
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Travel Insurance Company Ratings

Insurance company	Highest scoring plan	Forbes Advisor rating
AIG Travel Guard	Deluxe	★★★★★
John Hancock Insurance Agency	Gold	★★★★★
C&F Travel Insured	Worldwide Trip Protector Plus	★★★★★
Travelsite	Classic	★★★★★
USI Affinity Travel Insurance Services	Travel Insurance Select - Elite	★★★★★
Swen Coopers	RoundThe Globe	★★★★★
April	Cruise Plan	★★★★☆
AAA Assistance USA	Platinum	★★★★☆
General Global Assistance	Premium	★★★★☆
ACE Worldwide	Tripprotector Preferred	★★★★☆
Travel International	Safe Travels First Class	★★★★☆
Travlers	Travel Select	★★★★☆
Alamo	SafeTrav Premier	★★★★☆
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Tips for Finding the Best Travel Insurance

Travel insurance comes in all shapes and sizes, from a "classic" policy with basic coverage to "glamour" coverage with all the bells and whistles. So how do you pick the best travel insurance for you?

Determine If Your Trip Is Insurable

Some trips can't be insured with traditional travel insurance. They include some business trips, inexpensive road trips or trips taken with reward miles or points. There are other ways of covering these types of trips, but traditional travel insurance may not be an option. And remember that travel insurance covers what can't be refunded. If you have lots at risk that your loss in non-refundable deposits, you don't need to spend money on travel insurance.

Figure Out What You Need from a Travel Insurance Plan

You may already have medical coverage through your health insurance, or rental coverage through your auto insurance policy, and property coverage through your homeowners or renters insurance. You also may have more traditional travel insurance-type coverage, such as lost luggage and medical evacuation, through the credit card you use to book the trip. Once you know what's covered, you can determine the gaps—and find the best travel insurance plan to fill in the holes.

Talk to an Expert

Consult with your travel advisor or with a travel insurance agent once you've narrowed down your list to the items for which you need coverage. Bear in mind that they're taking a commission from the travel insurance company. A good agent will help you find the best travel insurance policy for you, regardless of the compensation. The best agents will also help you if you have to file a claim, and they'll see the process through to the end. How do you find an agent like that? Ask a well-traveled friend for a referral. A word-of-mouth recommendation is the most reliable way of finding a good agent.

Do Your Homework Before You Buy

Don't be afraid to explore the darker side of a travel insurance company. For example, if you're considering a policy, go to your favorite search engine and type the company name, along with keywords like "claims delay" or "problems" or even "scam." Read the reviews carefully. Once you've lined up an expert recommendation with user-generated reviews and the company's star ratings, it's time to buy your travel insurance policy.

Purchase a Policy Right Away

Most travel insurance policies require that you buy your policy within two weeks of your first trip payment or trip deposit. Also, buy your insurance policy with a credit card. That way if you ever have a problem with the policy, you can dispute the charges through your card company. That really happens, but you'll want that fall-safe just in case.

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How We Determined the Scores

We scored 15 factors in multiple travel plans from the companies shown. Each company's highest-rated plan was used to determine our overall rankings. Some plans might not be available in all states. Some coverage features that we scored, such as "cancel for any reason" coverage, might be temporarily unavailable, depending on the company.

The maximum possible score was 1,000 points per plan, broken down like this way:

Baggage loss/storage reimbursement: 50 possible points

Summit for the good? Hope it's packed and so for almost? Lagative. Arriving at your destination and finding you don't have your stuff can put a halt to further plans you've made. This coverage reimburses you. Check the policy for special limits on items, especially on jewelry and electronics. You may be required to have original receipts in order to get better reimbursement.

Baggage delays/tow: 50 possible points

How long does your luggage have to be delayed in order to get reimbursement? Common time windows are more than 12 hours or more than 24 hours. If more 12 extra hours can make a difference to you, look for that in a policy.

Mixed connection coverage: 50 possible points

This coverage pays out if you miss a connection because of weather or a common carrier delay.

Trip travel delay time: 50 possible points

This coverage rate determines how long your trip must be delayed in order for you to get reimbursement. We give higher scores to lower times.

Trip travel delay dollar reimbursement total: 50 possible points

This indicates the maximum possible reimbursement if you suffer through a travel delay. Make sure to also look at the per-day maximum.

Trip interruption reimbursement percentage: 100 possible points

This key coverage reimburses you for expenses if you're unable to continue your trip for unforeseen reasons that are defined in the policy. These typically include sickness and injury, being called to military service, or having a named hurricane destroy your residence or destination.

Trip cancellation maximum dollar reimbursement: 50 possible points

Make sure to check a plan's details for reimbursement if you have to cancel your trip. The acceptable reasons for cancellation will be outlined in the policy and generally include problems like sickness or injury, being involuntarily terminated from your job, being required to work, or a natural disaster or fire that makes your primary residence or your destination uninhabitable.

Cancel for any reason coverage: 100 possible points

Trip cancellation coverage, alone, isn't as flexible as the "cancel for any reason" coverage gives you wide latitude in canceling your trip and getting some reimbursement, no matter the reason. This can be key for very expensive trips where you have a lot to lose. But make sure to note the maximum reimbursement: if you buy this coverage because it's generally only 50% to 75% of the trip cost, with a dollar maximum, such as \$75,000.

Travel medical expenses: 100 possible points

This coverage will reimburse you for reasonable costs of medical expenses if you get sick or injured. This can include hospital, doctor, prescription medication and physical therapy charges.

Emergency medical evacuation: 100 possible points

Insurance can store during the big problems in life, and needing evacuation when you're sick or injured is one of them. This coverage pays transportation costs to get you to a place with adequate care, among other benefits.

Coverage for pre-existing medical conditions: 50 possible points

Many travelers venture out despite medical conditions. It covers costs if you have to cancel or interrupt your trip. Without it, your plan may not cover expenses due to pre-existing conditions. You may need to purchase travel insurance within a certain time period of booking the trip in order to get pre-existing coverage, such as 15 days. Plans scored points if this coverage was available as an add-on or included.

Rental car collision coverage: 50 possible points

If you're planning to rent a car, it's convenient to include coverage in a larger travel insurance policy. It pays out if you damage a rental vehicle. Plans scored points for this if it was optional or included.

Free look period: 50 possible points

It's good to have options, such as changing your mind about the insurance you just bought. Some plans give you only 10 days to change your mind. We gave more points to plans with longer windows, such as 15 days.

Runway delay: 25 possible points

This coverage gives you a small windfall for your suffering if you have to sit on the runway for a certain period of time, defined in the policy, such as two hours.

Closed attractions: 25 possible points

What if you get to DisneyWorld and it closes due to a hurricane? This coverage type compensates you for the missed fun. Read the policy closely because the circumstances for coverage may be narrowly defined.

Frequently Asked Questions

How Does a Cash Back Credit Card Work?

What is a Cash Back Credit Card?

What Kinds Of Cash Back Credit Cards Are There?

Hotels



As the Insurance Analyst for Forbes Advisor, I've been writing about insurance for consumers for more than 20 years. Insurance intersects with many parts of our lives, yet it's tough to untangle, and wrong choices can make a financial mess. I'm here to help you make sense of it. I'm especially interested in how data is affecting the price you pay for all insurance types.

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