

Per-Trip Plan vs. Annual

Why Per-Trip Travel Insurance can be the Right Choice for Your Clients

Advantages of protecting trips individually

The “one and done” approach to buying an annual travel insurance plan can be appealing—but it’s not necessarily the right choice for every client. The chart and highlights below help break down some advantages to protecting a trip individually, versus purchasing an annual plan.

	Plan Duration	Maximum Trip Length	Who is protected?	Trip Cancellation/ Interruption	Benefits other than Trip Cancellation/ Interruption	Emergency Medical Care
Annual Executive	365 days	45 days	Named insureds	Fixed \$ per year per person	Per trip	Secondary
Annual Deluxe	365 days	45 days	Named insureds	Fixed \$ per year per person	Per trip	Secondary
Annual Premier	365 days	90 days	Named insured plus family residing in HH	Fixed \$ per year per policy	Per trip	Secondary
Per-Trip Plans	Day after purchase to return date	120 - 365 days & (per diems may apply)	Named insureds	Up to amount purchased	Per Trip	Primary

Key takeaways:

Primary emergency medical benefits

Plans for individual trips offer primary emergency medical benefits (so your clients can avoid a deductible or co-pay for covered medical emergencies), while those of annual plans are secondary—meaning your clients’ personal health insurance plans are billed first.

Higher max trip length

Annual plans can only protect trips up to a maximum of either 45 or 90 days, while per trip plans can protect trips up to 120-365 days long.

Higher benefit levels

Trip cancellation and interruption benefits have a maximum for the year on an annual plan, versus per trip on an individual trip plan—so, customers spending more than about \$20,000-\$30,000 annually on travel may not be protected every trip for all their trip costs.

Potentially longer pre-trip protection period

Annual plan effective dates can be set up to 59 days in the future; however, annual plans don’t offer benefits before their effective date. Example: If a client starts their annual plan the day they depart on their first trip, they won’t have cancellation benefits for that trip.

While annual plans are great for the right types of travelers—like those who take more frequent, less expensive trips throughout the year, plan them within shorter timeframes, and are good with having secondary emergency medical benefits—travelers looking for higher protection levels and more trip-specific safeguards may benefit more from individual trip protection.



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