

Safety | Confidence | Simplicity | Connection



The Travel Insurance Confidence Checklist™

A Calm & Clear Guide for Smart Senior Travelers

by SafeTravelCharlie

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Before You Start Planning...

Welcome

Travel insurance shouldn't feel confusing.

But for many senior travelers, it does.

Policies are full of fine print. Coverage details feel overwhelming. And it's hard to know what actually matters.

This checklist was designed to reduce cognitive load.

Not to sell you insurance.

Not to scare you.

Just to help you make a calm, confident decision.

— SafeTravelCharlie



“Prepared travelers review protection before departure, not at the airport.”

Part 1: Why Travel Insurance Matters for Senior Travelers

Travel insurance isn't about expecting something to go wrong.

It's about protecting the time, health, and money you've invested in your trip.

For many 66–80-year-old travelers, the biggest risks aren't lost luggage.

They're:

- Unexpected medical events
- Trip cancellations due to illness
- Delays that create extra hotel or flight costs
- Medical evacuation from remote locations
- Cruise itinerary disruptions

Golden Globers Standard™

Prepared travelers protect their health, time, and investment before departure.



“Protection fits neatly inside your travel folder.”

Part 2: What Travel Insurance Actually Covers (In Plain English)

Most comprehensive travel insurance policies include:

Trip Cancellation

Reimburses prepaid costs if you must cancel for covered reasons.

Trip Interruption

Covers unused portions if your trip is cut short.

Emergency Medical Coverage

Pays for unexpected medical care while traveling.

Emergency Medical Evacuation

Covers transportation to an appropriate medical facility.

Travel Delay Coverage

Helps with lodging and meals during extended delays.

Baggage Loss or Delay

Reimburses essential items if luggage is lost or delayed.

Golden Globers Reminder

Domestic Medicare coverage typically does NOT extend internationally.

Part 3: Common Travel Insurance Myths (Cleared Up)

Myth #1: “I’m Healthy, I Don’t Need It.”

Even healthy travelers can face unexpected illness, injury, or travel disruptions. Insurance isn’t about predicting problems; it’s about limiting financial impact.

Myth #2: “My Credit Card Covers Everything.”

Some credit cards offer partial travel protection — but often exclude medical coverage or evacuation. Always check details before assuming coverage.

Myth #3: “Insurance Is Only for International Trips.”

While international travel increases risk exposure, domestic trips can still involve cancellations, weather events, or medical costs.

Myth #4: “It’s Too Complicated to Understand.”

Most policies are straightforward once you focus on the key sections:

- * Medical coverage.
- * Evacuation coverage.
- * Cancellation protection.

You don’t need to master the fine print, just understand the pillars.

Golden Globers Truth

Insurance should reduce anxiety, not increase it.

Part 4: When Travel Insurance Becomes Especially Important

Travel insurance may be more valuable if:

- You're traveling internationally
- You're going on a cruise
- You have pre-existing medical conditions
- Your trip cost exceeds what you'd be comfortable losing
- You're traveling during peak weather seasons
- You booked non-refundable excursions

Calm Question to Ask Yourself:

“If something unexpected happened, would I feel financially comfortable handling it?”

If the answer is no, insurance deserves consideration.



“International medical care can be excellent but not always inexpensive.”

Part 5: What to Look For Before You Buy

Before purchasing, check:

- Medical coverage limits
- Emergency evacuation limits
- Pre-existing condition waivers
- Covered cancellation reasons
- 24/7 assistance hotline
- Clear claims process

Golden Globers Tip

Focus on coverage quality, not just the lowest price.

GLOBAL TRAVEL RISK STATS

WHY TRAVEL INSURANCE MATTERS

 1 in 6 LUGGAGE IS LOST, DELAYED, OR DAMAGED	1 in 6 LUGGAGE IS LOST, DELAYED, OR DAMAGED	 1 in 30 TRIPS ARE CANCELED	1 in 30 TRIPS ARE CANCELED
1 in 6 LUGGAGE IS LOST, DELAYED, OR DAMAGED	1 in 30 TRIPS ARE CANCELED	1 in 20 TRAVELERS EXPERIENCE MEDICAL EMERGENCIES	1 in 20 TRAVELERS EXPERIENCE MEDICAL EMERGENCIES
Approx. 25 million bags mishandled yearly	Millions of trips disrupted annually		\$4,000 AVERAGE COST OF OVERSEAS MEDICAL CARE

TRAVEL INSURANCE COVERS:

-  CANCELLED TRIPS & INTERRUPTIONS
-  MEDICAL EMERGENCIES & EVACUATIONS
-  LOST, DAMAGED, OR DELAYED BAGGAGE

GOLDEN GLOBERS
SENIOR TRAVEL

DON'T RISK LOSING YOUR DREAM VACATION. STAY SAFE AND INSURED.

Part 6: Decision Filter – A Simple Confidence Check

Circle Yes or No:

1. Is my trip mostly non-refundable?

YES / NO

2. Am I traveling outside the U.S.?

YES / NO

3. Would a medical emergency abroad create financial strain?

YES / NO

4. Would losing my trip investment feel stressful?

YES / NO

If you circled YES to two or more, insurance may provide meaningful peace of mind.

This isn't about fear.

It's about preparedness.



Caregiver Corner

If you're helping a parent or loved one plan:

- Would I feel comfortable if they needed medical care abroad?
- Do I know how they would contact support quickly?
- Would insurance reduce my own worry while they travel?

Travel insurance often protects the caregiver's peace of mind, too.



“Compare calmly. Choose confidently.”

Part 7: Travel Insurance Comparison Worksheet™

Compare Plans Calmly, Not Emotionally

When reviewing multiple insurance options, don't rely on marketing language.

Use this simple side-by-side comparison sheet instead.

Print this page and fill it in.

Plan Comparison Table

Feature	Plan A	Plan B	Plan C
Trip Cost			
Medical Coverage Limit			
Emergency Evacuation Limit			
Pre-Existing Condition Waiver			
Trip Cancellation Coverage			
Cancel For Any Reason Option			
24/7 Support Hotline			
Deductible			
Total Cost			

Golden Globers Guidance

When comparing plans:

- Don't automatically choose the cheapest option
- Prioritize medical and evacuation coverage
- Confirm what "covered reasons" include
- Check if coverage starts immediately or after a waiting period
- Read summary of benefits (not just headlines)

Golden Globers Reminder™

Confidence comes from clarity — not from rushing the purchase.

Quick Confidence Check

After comparing, ask yourself:

- Do I understand what this plan covers?
- Do I feel protected, not pressured?
- Would this policy reduce worry for my family or me?

If yes, you've likely chosen well.



“Confidence lets you enjoy the journey.”

FINAL NOTE

You didn't rush this.

You followed a system.

That's how confident senior travelers plan.

And that's exactly who you are.

— SafeTravelCharlie

Golden Globers Senior Travel

ENJOY
THE WANDERSM

(and always feel ready for the trip ahead)



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Questions? Feedback? Just want to say hi?

We love hearing from fellow travelers.

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