Five minutes before the trip: travel insurance

Everything that matters for the decision – on one page.

What is it?

Travel insurance has a **three-part core**: medical cover (emergency medical care – doctor, medicine, hospital and, where warranted, repatriation, with a limit sized to the destination country), accident cover (a fixed sum, independent of the medical cover) and baggage cover (theft, damage, delay, with sub-limits). Behind it stands **assistance**: a helpline reachable round the clock that arranges help, interprets, and pays on the insurer's behalf – in trouble, this is the first call.

On utas.biz we start with a 20-minute conversation – where, when, with whom, doing what activities – after which I present the relevant insurers' offers in one clear table, with strengths and weaknesses. Trip cancellation (storno) cover is advisable to take out at the time of booking, while the travel policy itself can be arranged even on the day of departure. The exact limits and premiums vary by offer – the logic stays constant, and the specific figure comes from the itinerary and the competing offers.

What makes up good travel insurance?

The three pillars, plus assistance

- **1. Medical** – emergency medical care: doctor, medicine, hospital, repatriation – with a limit sized to the destination country.
- **2. Accident** – a fixed-sum payout for accidental death and permanent health impairment, independent of the medical cover.
- **3. Baggage and assistance** – theft, damage, delay, with sub-limits; behind it, the round-the-clock helpline: it arranges, interprets, pays.

What to check before you set off

- **Real limits** – a single day in a foreign hospital or a repatriation flight can run into the millions of forints; the limit should match the destination country's cost level, the trip's length and the activities planned.
- **Sport riders arranged in time** – skiing, diving, high-altitude trekking: separate riders that can no longer be added once the trip has begun.
- **Care with cancellation cover** – trip cancellation cover typically has to be taken out at the time of booking; for a certified reason, it reimburses the non-refundable costs.
- **Comparing offers** – for the same trip, insurers offer different scope and different premiums; several offers in one clear table.

The covers, in one table

the exact limit varies by offer – this shows the logic, not the number

Cover	What it protects	The right question to ask
Medical	Emergency medical care, medicine, hospital, repatriation	*What is the limit in the destination country?*
Accident	A fixed payout for accidental death and permanent health impairment	*Is it paid independently of the medical cover?*
Baggage	Theft, damage, delay affecting your travel belongings	*What sub-limits and duty-of-care rules apply?*
Cancellation (storno)	The non-refundable costs when cancelling for a certified reason	*When must it be taken out, and what does it pay for?*
Sport rider	Skiing, diving, high-altitude trekking, extreme activities	*Does it cover your activity, or is a separate rider needed?*
Trip interruption	Cutting a trip already underway short: the journey home, days left unused	*In what cases, and with what proof?*
Liability and legal expenses	If you cause loss to someone else, or need legal help	*What is the limit, and what does it cover?*

How does it work?

1 · Requesting a quote
10–20 minutes. With the itinerary's details: where, when, with whom, doing what – everything else follows from this.

2 · Package and limits
One table. Limits sized to the destination country, riders matched to the activities, the cancellation question – several insurers' offers compared.

3 · Signing
Even on the day of departure. The policy and the helpline number go straight onto your phone, together with a check-through.

4 · If something goes wrong
The helpline first, then me. Abroad, the round-the-clock helpline is the first call; after you are home, if a case stalls or is disputed, I help you as broker wherever I can.

NEXT STEP

20-minute free consultation

By the end you will know exactly what sum and what scope to request offers for – and what the next step is.

Book an appointment

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