CHOOSING YOUR TRAVEL-INSURANCE PROVIDER

`Essay by Nancy Capaccio, 7/9/2026 for Duke Campus Club - Travel Tales & Trails

Intro: I recently bought my first travel insurance. My original focus was on the trip itself. The thought of fiddling around with travel insurance was annoying. However, I learned that things can and do go wrong. And that being properly insured can be seen as a gift. This helped me focus on buying travel insurance as a necessary step in traveling at my age. And costly enough to try my best. Saving money gave me a happy ending. Knowing nothing about travel insurance, I used the considerable help of ChatGTP. It recommended an aggregator (SquareMouth), then helped me choose the types and amounts of coverage I should have, and then select the insurance provider (BCBS Global Solutions).

Let's start with the big picture. It's advised that we think of buying travel insurance is a 2-step process:

1. **Identify the risks** you are trying to insure against. For example, one provider may have an excellent annual policy but modest medical limits; another may have superb medical and evacuation protection but less generous cancellation coverage. Even within the same provider, the basic, mid-level, and premium plans can be very different. Our website includes "USING AI FOR TRAVEL INSURANCE" which provides a great prompt to produce a list of the coverage features that AI advises *for your trip.* You may also learn a lot from Rick Steve's excellent article, "Do I Need Travel Insurance?" which expands on the topic of risks which is also on our website.
2. **Compare 3-4 providers and plans** that address those risks. Not all travel-insurance providers are "the best" at everything. A provider can be excellent while still being the **wrong choice for a particular trip**. How to compare 3-4 providers and plans? You might want to:
    a. Use an **aggregator.** The two most established and most often recommended comparison sites are **InsureMyTrip** and **SquareMouth**. Squaremouth is considered especially strong for broad side-by-side comparisons. InsureMyTrip is thought to be especially useful for travelers who want licensed-agent help. A third solid option is **TravelInsurance.com**.
    b. **Do it yourself**. To understand the process, our website includes **Flowcharts on Buying Travel Insurance** that detail the steps in making smart choices. For your convenience, there's a downloadable spreadsheet that lets you compare information about several providers and plans called **"travel-insurance policy comparison worksheet."** When doing your own research, you may want to ask your AI for a list of providers that are "best at (whatever concerns you more)." For example: "name the 4 insurance providers that are best for booking with points and miles and bringing my dog." See the last page for what providers are thought to be "best at." Our website includes my 1-pager on "**How to Phrase a Prompt When It Matters.**"
    c. Of course another "do it yourself" approach is to **find an agent or a travel advisor** that you like and have them walk you through your choices, using their expertise.The agent/advisor may represent several providers (like an aggregator site) or one provider, so that's an important conversation.

WHAT ARE YOU SHOPPING FOR?

Shop around because different insurers—and cruise lines' own plans—can charge similar prices for very different levels of coverage. Compare what you receive for the premium, especially emergency medical, evacuation, cancellation, pre-existing-condition coverage, and exclusions. Do not compare only the price. Compare the protection you get for the price. That should lead you to finding the **best value.**

TOP-RATED TRAVEL-INSURANCE PROVIDERS

The table below provides the 2026 ratings of insurance providers from 7 sources: *Forbes Advisor, ConsumersAdvocate.org, NerdWallet, U.S. News, CNBC*, *Money,*and ChatGTP. (Note that the *Forbes* list is specifically Best *Senior* Travel Insurance of 2026.) Their articles, which are linked on the table, include a brief description of each provider, what they are "best at," their rating or ranking, and/or the reason for their inclusion in their list. Often included are valuable advice columns on buying travel insurance.

Eighteen travel-insurance providers made the list.The "top 5" appear in blue.Only the Forbes' rating is for seniors; the other lists are generic top providers.

TRAVEL INSURANCE PROVIDERS	FORBES ADVISOR Best Senior Travel Ins 2026	CONSUMERS ADVOCATE Rank + Best for	NERD WALLET Rating + Best for	US NEWS Rating	CNBC "Best for"	MONEY Best for"	Chat GPT **
FAYE	#1Fast Claims	#2 Fast Claims + 24/7 Support		3.77	Affordability		
IMG	#5 Trips under $5K	#5 Long-term Travelers		3.8			TOP 5
TRAVELEX INSURANCE SERVICES			5.0 Flexib'ty + Budget	4.64 BEST OVERALL	Families w/ kids	TOP 6 Families w/ kids	TOP 5
SEVEN CORNERS			4.5 Trip Interrupt	4.31	Large Groups	Top 6 Large Groups	TOP 5
ALLIANZ	#6 Expert Assistance 24/7	#7		4.20	CAFR*	TOP 6 Biz Travel	TOP 5
TRAVEL GUARD Aka AIG Travelguard		#6	4.5 Pre-exist condition		Families	TOP 6 Add-ons	TOP 5
TIN LEG	#10 Affordable		4.5 Work Demands	3.76			
Berkshire Hathaway Travel Protection			4.5 Afforda-bility	4.10	Cruises		
GENERALI GLOBAL ASSISTANCE	#7	#3 33 yrs + 58M trips covered					
TRAWICK INTERNATIONAL	#9		5.0 Budget				
World Nomads Travel Insurance				4.27		Top 6 Adventure Sports	

TRAVEL INSURANCE PROVIDERS	FORBES ADVISOR Best Senior Travel Ins 2026	CONSUMER S ADVOCATE Rank + Best for	NERD WALLET Rating + Best for	US NEWS Rating	CNBC "Best for"	MONEY Best for"	Chat GPT **
FREELY	#4						
HTH Travel Insurance						TOP 6 Long-term	
AXA	#8						
Travel Insured International				3.79			
WorldTrips				3.79			
USI Affinity *(a "Broker/ Program Administrator") ****					Medical coverage		
AMEX Travel Insurance *(a "branded program") ****					Custom-ization		

*CAFR = Cancel For Any Reason
** Prompt used for ChatGTP: "Who are the five most recommended travel-insurance providers?" (Caveat: that's not a great prompt. See my brief essay on "**How to Phrase a Prompt When It Matters**" on our website.)
*** These are not technically considered "travel-insurance providers." (I'm unclear on the importance.)

NB: The Forbes list is missing #2 & #3 because they are aggregators. Same applies to other "missing numbers." Some of these sources include informative essays related to the broad topic of travel insurance, hence the links to their articles.

Squaremouth offers a travel-insurance Glossary.

Seven Corners Travel Insurance offers a good article: Travel Insurance Companies vs. Travel Comparison Sites (aka aggregators). (This is an example of calling travel-insurance *companies* when they are actually writing about travel-insurance *providers.* Why? My guess: "company" is commonly used by people not in the business.)

WHERE DOES MY CREDIT CARD INSURANCE FIT IN?

Early in your process you should check what your credit card covers and what gaps there are. Credit-card travel protections can be useful, but they are usually a **supplement**, not a full travel-insurance plan. Before buying separate coverage, travelers should check what their card already provides, what payment is required for the benefits to apply, and whether major gaps remain—especially emergency medical care and medical evacuation abroad.

WHAT ARE SOME COMPANIES KNOWN FOR?

You may want to use these descriptors to narrow your list of possible insurance companies, whether speaking to an agent or asking AI.

1. Best overall
2. Best for international trips
3. Best for flexibility on a budget aka Best for affordability
4. Best price guarantee on any plan
5. Best for pre-existing medical conditions
6. Best for Travel Emergency Medical Coverage
7. Best for booking travel with points and miles
8. Best for (mid-trip) interruption protection aka CFAR=Cancel For Any Reason
9. Best for pet owners
10. Best for adventurous travelers
11. Best for 24/7 expert assistance
12. Best for fast claims
13. Best for an annual multi-trip policy covering multiple trips during a 12-month period
14. Best for a travel medical insurance for one extended stay abroad lasting ___days.
15. Best for trips under $10K per person
16. Best for travelers with unpredictable work demands
17. Best for seniors

WHAT ELSE MIGHT YOU WANT TO KNOW?

The name of the “insurance provider” should be thought of as the consumer-facing provider or **plan administrator**. The actual policy is underwritten by an insurance **company**. The policy **certificate** identifies that company. **Before buying, it’s important to read the policy certificate—the detailed document that tells you what the insurance actually covers.** That said, providers will sometimes be referred to as “companies.” Our focus remains the same: the policy certificate written by an underwriter provides the details of your policy.

Also, not all policies are available in every state. You will need to input your residence, destination, trip dates and the number of travelers to get a quote and see the coverages available to you. North Carolina law regulates the sale and marketing of travel insurance—requiring licensed sellers, clear and policy-consistent disclosures, and prohibiting unfair sales practices—but it does **not** require all providers to offer the same benefits or charge the same price for similar-looking coverage; shoppers must still compare the actual policy terms, limits, exclusions, and premium.

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