

Studying the International Travel Insurance Scene

Student international travel insurance is affordable. In fact, it's almost always the most affordable of any international travel insurance. In many cases, students aren't the only one who qualify, either. Some student international travel insurance carriers offer the student coverage and rates not only to full time and part time college students but also to their dependents and other family members, as well as visiting faculty and other scholars. The age limit on this student coverage is typically 49 years of age.

These low-cost student international travel insurance carriers sometimes provide one hundred percent of the cost of covered events such as illness, injury, evacuation and repatriation. Many student international travel insurance carriers offer choices of coverage, so that you can pick and choose the coverage limits you wish and can afford.

One carrier, for example, provides three plans, all of which can be quoted and purchased online. The minimum level, the least costly student international travel insurance policy, provides a \$100,000 ceiling for medical coverage, but only \$50,000 for a single incident. The deductible for each incident is \$150. Were you, your loved one, or anyone's remains require repatriation, the payment with this student international travel insurance would be up to \$25,000. Emergency evacuation coverage at this level is \$50,000. \$10,000 is the ceiling for AD&D (accidental death and dismemberment.) Depending on your age premium for this coverage can be as low as \$59.

The best coverage, with a price tag of \$69, increases your ceilings on many of the coverage events. With this top-notch student international travel insurance you would realize a lifetime ceiling of \$250,000, and each event, whether illness or injury, would have its own ceiling of \$150,000. Your deductible is lowered to \$90 per event, although the limits for repatriation (\$50,000), emergency evacuation (\$50,000) and accidental death and dismemberment coverage (\$10,000) remain the same no matter which student international travel insurance level of coverage you choose.

When you purchase your student international travel insurance online you'll be required to supply your destination, travel dates or length of stay, your age and the age of anyone in your travel group and whether you are a student. As a student you'll need to supply your college name and location as well as your program of study.

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