When to Buy Single Trip Insurance?

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While purchasing travel insurance, there is always the dilemma whether you require single trip insurance or annual cover. You find single trip cover less expensive whereas an annual cover offers year round coverage. Which type of insurance plan you should purchase depends on the frequency of your travelling. If you want to make one trip a year, you should opt for single cover without any doubt but the problem arises when you intend to undertake more than one trip a year. A ton of questions rise up such as which plan to buy, which is a better investment, is it wise to purchase annual cover when you are unsure of the number of trips and shouldnâ€™t you go for single cover as it is available cheap.

Read further in order to find answers to all such questions and clarify all your queries and confusions.

A multi trip insurance plan is for those who will take a minimum of four overseas trips a year. Even if you intend to make a trip every month, you can resort to this plan because there is no limitation on the total number of trips that can be carried during a year. However, the problem arises when you intend to take three or four trips in total. If you are sure of carrying at least two or three trips a year, strictly avoid purchasing multi trip over; instead resort to single travel insurance. You can purchase insurance every time you travel abroad. This is a more profitable proposition.

However, if you are passionate about leisure travelling and might take the fourth trip in the same year, you should opt for multi cover without any doubt. But if it is just a matter of chance, there is no need to have coverage in buffer. For trips you are not sure, do not buy cover for them. You may plan to take a domestic trip or decide not to travel at all. Stick to single holiday insurance in that case and buy specialised plans every time you travel. If you plan to sample snow covered peaks in winters, opt for winter sports insurance whereas you can resort to golf insurance if you plan a golf trip with your close buddies. In this case, you can have variety.

So, purchasing single or multi trip cover is a personal decision that you should made keeping in mind the frequency of travelling and the type of trips you intend to take within a stipulated time.

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