



Frequently Asked Questions

Why are your prices so much lower than other comparison websites or travel agencies?

The policies on TripInsurance.com are specifically designed to be sold directly from the leading travel insurance companies to our customers, thus reducing the costs associated with middlemen in the channel, allowing us to pass the savings on to our customers.

Some of the other comparison sites advertise a larger range of products. You currently have twelve insurance plans represented on the site – does this restrict customer selection and options?

No, we specifically chose to sell fewer products, to reduce the confusion in selecting a travel insurance plan. Other Comparison websites often deliver 50 options or more from a single quote by using many overlapping products from the same underwriters. These plans are packaged under different names and often only vary by price or a few coverage parameters. We have specifically utilized a single plan from each insurance company, one plan for each of our three product categories of Good/Better/Best. These provide ample options, competitive coverage features, and make it much easier to choose the right coverage for your budget.

Do you expect to expand your product offerings in the future?

Yes, we are in discussions to represent one or two more insurance companies on the website. The products and pricing structure will be similar to what we already have with our current insurance suppliers. Our intent is to limit the number of insurers to no more than six companies, in keeping with our philosophy to balance selectivity and ease of use by our customers.

Why did you choose to organize the products in Good, Better, and Best categories?

Buying travel insurance should be easier than it has been in up to now. Customers seek the best combination of benefits, coverage and price that meets their needs. By grouping the policies as we have, customers can approach the purchase process with a clearer understanding of what to buy, and quickly find the right plan at the right price that suits their needs.

Which category of plan is the most popular? Good, Better, or Best?

Most of our customers are opting for the Better and Best categories. Cancel for Any Reason and similar benefits that are only available with policies in our Best category, are very popular. In addition, our prices lower by 40% or more than similar plans elsewhere, allowing our customers to purchase more coverage than their budget might allow elsewhere. This pricing difference is most evident with our Best plans, and makes them an exceptional value.

What is the advantage of allowing customers to report claims directly on your site?

Typically, comparison sites just provide a phone number and address for reporting claims. TripInsurance.com has facilities that let you report, complete and submit a claim on the website, or you can call one of our customer service representatives for help with a claim. This takes a lot of the confusion out of who to contact when you need to file a claim.

What is the experience level of TriplInsurance.com's insurance representatives?

Our company and our representatives are highly trained, experienced and licensed according to state laws in all 50 states as well as the District of Columbia. Regulatory compliance and proper training is critical to providing good customer support, and for our customer's confidence in their use of our site. Proof of our qualifications to sell travel insurance is required by state law, including posting our license numbers online.

How are the insurance plans delivered?

We have made the selection and delivery process much easier. Customers can select a plan and enroll online. They can pay with all the major credit cards. We email them a link to print out their confirmation and certificate of coverage.

How do you help customers select a plan?

We have done our best to describe all the products in easy to understand terms. Detailed comparisons let them evaluate all the features of the policies they want to compare. Professional reviews of each plan tell you their pros and cons. If they want help from a customer service representative, we are as near as their phone.