



VS.

## Add-On Travel Insurance

Comparing IMG travel insurance plans to travel insurance plans offered through major U.S. airlines and cruise lines while booking travel

SAVE UP TO  
**56%**

COMPARED TO MAJOR TRAVEL CARRIERS

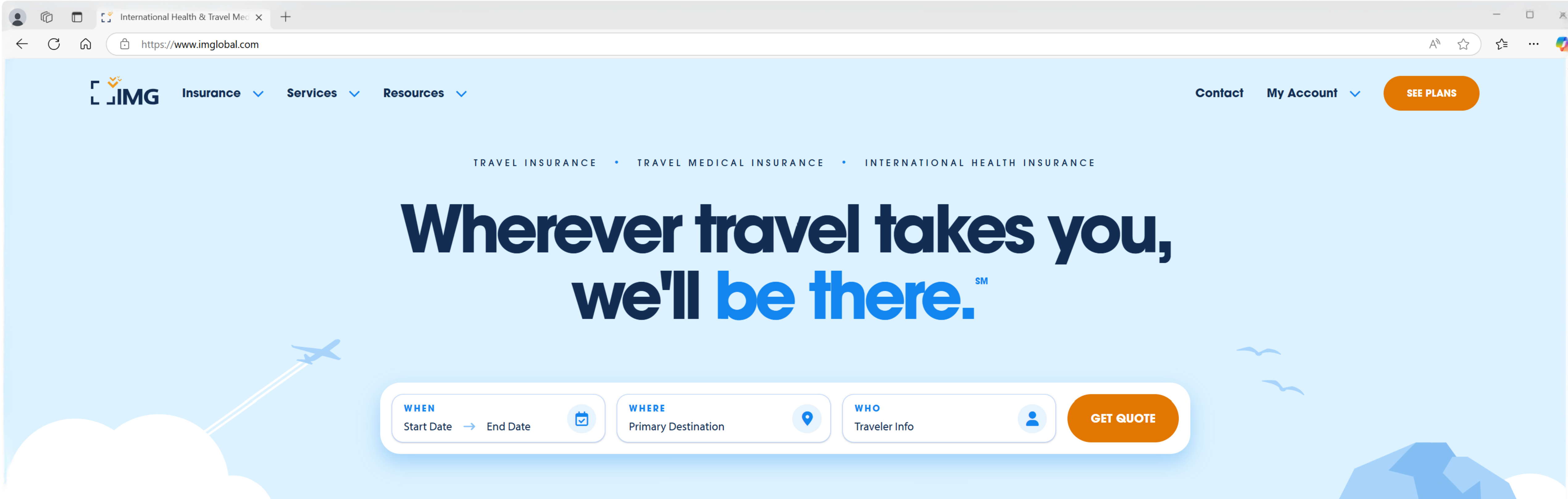




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# Introduction

When booking a flight, cruise, or other travel expenditure, travelers are likely to be asked at some point in the online checkout process if they would like to add travel insurance to protect their purchase. Although conveniently offered during checkout, add-on travel insurance offered through most major U.S. airlines and cruise lines may offer less coverage at a higher cost than purchasing a standalone travel insurance plan from a dedicated provider, such as IMG. This report is designed to help travelers make better decisions when it comes to purchasing travel insurance and ensure they have access to the coverage they need at the price they want.

IMG conducted a study analyzing the benefits and prices of travel insurance plans offered through major U.S. airlines and cruise lines to compare rates and benefits against travel insurance plans purchased directly through independent insurance providers like IMG. This report details IMG’s research comparing plan cost, cross-border medical benefits, emergency evacuation limits, covered reasons for cancelling a trip, and the user experience when purchasing a plan.

The findings of the study conclude that travel insurance purchased through an independent provider, such as IMG, is likely to be less expensive, offer more medical benefits, and have higher emergency evacuation limits than insurance offered through an airline or cruise line. When compared to airlines and cruise lines, independent insurance provider plans also are also more likely to have a higher number of covered perils for trip cancellation/interruption benefits, while also making plan details more accessible and digestible for the consumer at purchase.

# Whole-Trip Protection

Booking a trip often includes multiple purchases. Travelers can protect their entire prepaid trip investment with a plan from a third-party travel insurance provider, while add-on plans typically only cover trip costs for a particular supplier (e.g., the airline or cruise line). Not to mention, adding on travel insurance in each booking path could leave you with multiple insurance plans for one trip.

If travelers have prepaid travel expenses for multiple suppliers and want to protect their entire trip—flight, cruise, accommodations, tours, excursions, etc.—a plan from an independent travel insurance provider is likely the better option. It’s easier and more convenient for travelers to use one insurance company than to use a fragmented approach with a separate provider for each prepaid travel arrangement.

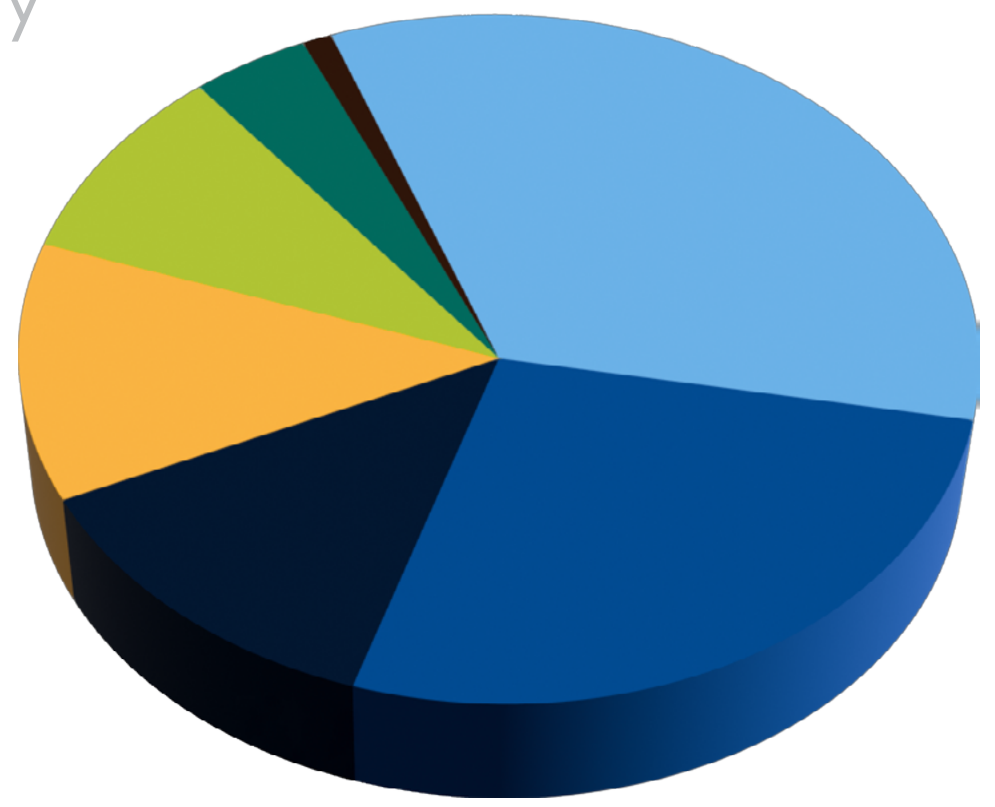
And while the option to purchase travel insurance coverage within the booking path of each travel expense may seem like a traveler’s only chance to protect those expenses, that’s not the case. To purchase a whole-trip protection plan from a company like IMG, travelers can simply book all their travel expenses (declining insurance coverage in each path) and then purchase an IMG travel insurance plan covering the total sum of all prepaid, non-refundable trip costs.



Each travel-related expense is just a fraction of the overall trip cost. Plus, if travelers decide to add more trip costs after purchasing, they can always add more coverage to their IMG plan. Travelers looking to protect their trip as a whole would benefit most from an independent travel insurance provider like IMG.

## Travel Spend by Category

- Accommodation
- Transportation to and from destination
- Food & beverages
- In-destination entertainment
- Transportation at destination
- Other additional expenses
- Visas



Source: Skift Research State of Travel Report 2024





# Cost Comparison

When comparing average costs of insurance add-on plans offered through top U.S. airlines and cruise lines, IMG’s iTravelInsured Choice travel insurance plan can be up to 56% less expensive—an **average cost savings of \$112 per traveler**.

While travel insurance plan costs can vary greatly depending on the benefits provided, comparable travel insurance plans from an independent provider are generally less expensive than purchasing through an airline or cruise line. Travelers can save money by skipping the add-on during the booking process for a flight or cruise, and instead opt for a comparable plan offered through a third party such as IMG.



# Cost Comparison

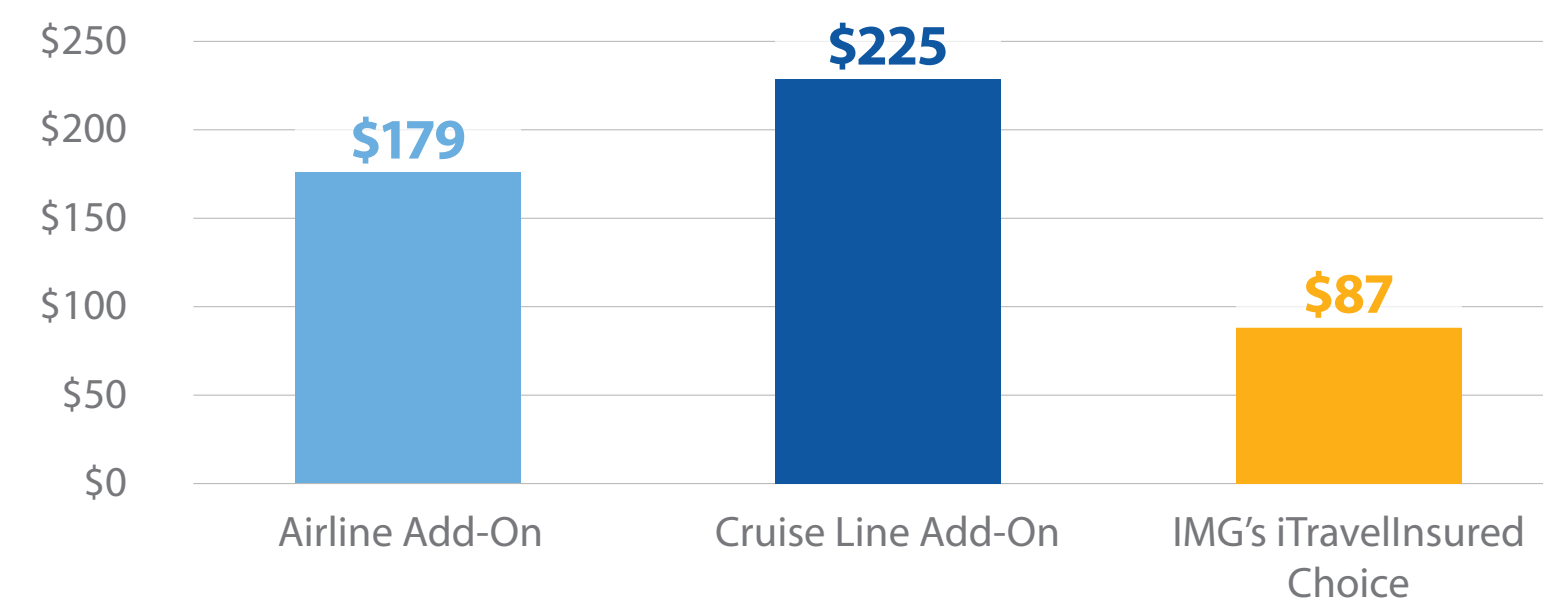
**Travel insurance offered through a cruise line is the most expensive of the plans compared.**

On average, travel insurance offered through a cruise line costs 61% more (\$138 more) than an iTravellInsured Choice plan from IMG and costs 20% more (\$46 more) than travel insurance provided through an airline.

## Average cost of travel insurance plan:

- Airline add-on: \$179
- Cruise line add-on: \$225
- IMG's iTravellInsured Choice: \$87

Average Plan Cost



*Average costs were calculated based on travel insurance for a 55-year-old traveler with a total insured trip cost between \$2,400 and \$2,493.*

# Plan Benefits Comparison

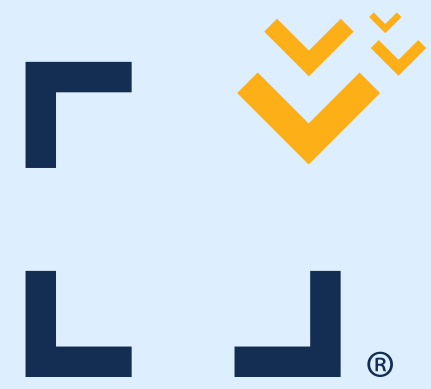
Travel insurance plans purchased through an independent provider can include more benefits (at a lower cost) than plans purchased through airlines or cruise lines.



Benefits	Covered On		
	Cruise Line Add-Ons	Airline Add-Ons	IMG's iTravelInsured Choice
Trip Cancellation	✓	✓	✓
Trip Interruption	✓	✓	✓
Trip Delay	✓	✓	✓
Baggage Damage or Loss	✓	✓	✓
Baggage Delay	✓	✓	✓
Emergency Assistance and Transportation	✓	✗ *	✓
Emergency Medical Expense	✓	✗ *	✓
Repatriation of Remains	✓	✗ *	✓
Missed Connection	✗ **	✗ *	✓
Single Supplement	✗	✗ *	✓
Accidental Death and Dismemberment	✗	✗ **	✓
Telehealth	✗	✗	✓
Sports Equipment Delay & Rental	✗	✗	✓
Personal or Security Evacuation	✗	✗	✓
Natural Disaster Evacuation	✗	✗	✓

\*These benefits are only included in half of the plans analyzed in this report.

\*\*These benefits are only included in one plan analyzed in this report.



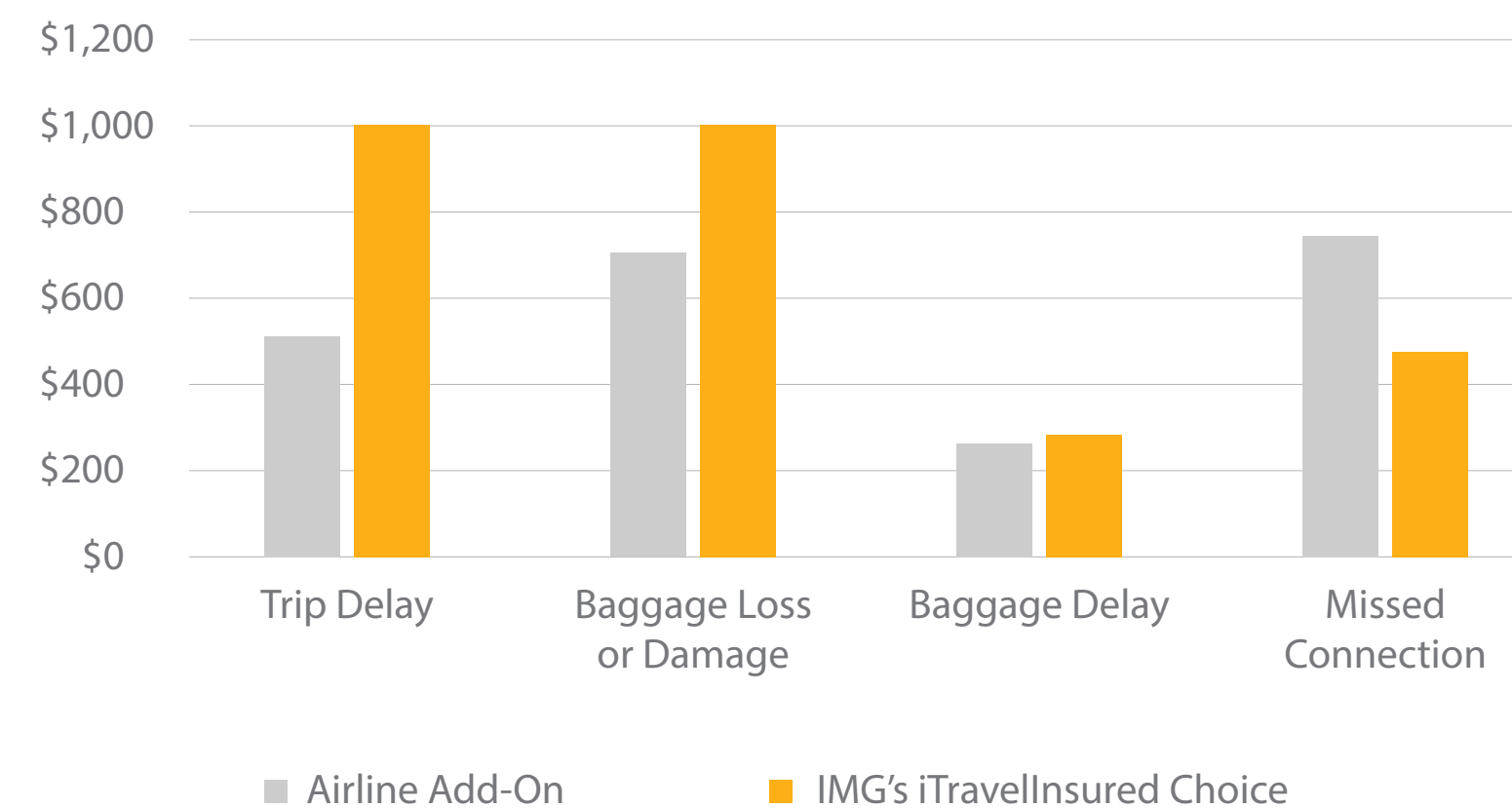
# Post-Departure Benefits

**Travel insurance plans from an independent provider are likely to include more robust post-departure benefits than add-on plans purchased through a major U.S. airline or cruise line.**

Independent travel insurance is designed to protect travelers from the unexpected before and during their trip with broader coverage for things like trip interruption, trip delay, baggage damage or delay, missed connections, and more.

Specifically, when compared to add-on travel insurance provided through most major U.S. airlines, IMG's iTravelInsured Choice plan includes higher maximum limits for trip delay, baggage loss or damage, and baggage delay. Additionally, IMG's iTravelInsured Choice plan offers 150% coverage for trip interruption, as last-minute travel changes can cost significantly more than planned expenses.

Average Post-Departure Benefit Limits







# Coverage for Missed Connections

**Cruise line add-on travel insurance is unlikely to include coverage for missed connections.**

Perhaps one of the biggest concerns travelers have when planning a cruise is worrying about missing the boat if their flight is delayed or cancelled. But, of the major U.S. cruise lines analyzed in this report, only one included missed connection coverage with their add-on travel insurance plan, leaving travelers responsible for additional fees to join a departed cruise if they don't make it to the port on time. Half of the airlines analyzed in this report included a missed connection benefit in their travel insurance add-on plan.

Travel insurance provided by a third party, such as IMG, typically includes a missed connection benefit that can reimburse travelers for their additional transportation costs incurred to join a departed cruise should they miss the boat due to a delayed or cancelled flight, severe weather, or another covered unexpected event.



# International Medical Coverage

## International medical coverage protects travelers' health, not just their finances.

Those traveling internationally, including those going on a cruise, should ensure they have proper medical coverage while abroad to protect them from being responsible for unexpected accident or illness expenses. Travel insurance plans from independent insurance providers typically offer robust medical benefits with higher maximum limits than add-on insurance plans, which are more focused on financial protection for a single booking, such as an airline ticket or cruise.

## Airline and cruise line add-on travel insurance may not provide sufficient cross-border medical coverage.

Half of the airlines analyzed in this report provide no medical coverage in their add-on travel insurance plan, leaving travelers vulnerable. While all cruise line add-on insurance plans analyzed do include some medical coverage, the average maximum limits are only \$18,333. In comparison, IMG's iTravellInsured Choice plan provides up to \$100,000 for medical expenses—more than 5 times the amount provided by cruise lines.

In a recent survey, 66% of IMG customers reported that medical expense coverage is most important to them of the benefits offered on IMG's iTravellInsured Choice plan.\*

### Average limit for medical expenses:

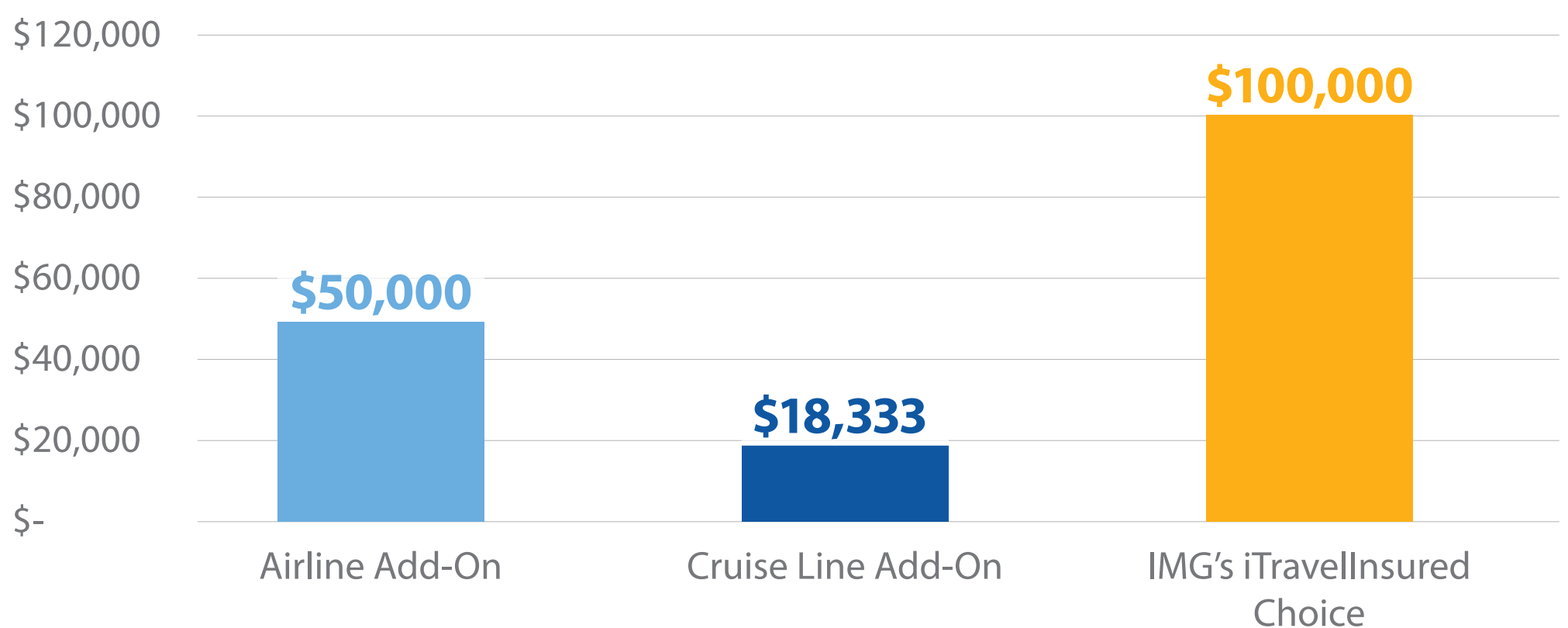
- Airline add-on: \$50,000
- Cruise line add-on: \$18,333
- IMG's iTravellInsured Choice: \$100,000

*\*More than 1,100 IMG customers were surveyed in November 2024.*

## Why is international medical coverage important?

Most travelers assume they're already covered by their domestic or national health insurance plan while traveling abroad, but that isn't always the case. While domestic health plans provide sufficient coverage at home, most aren't designed to provide the medical coverage or assistance required for international travel. Some travel insurance plans provide temporary medical coverage for unexpected illnesses, injury, and medical emergencies while outside one's country of residence.

### Average Medical Expense Limit





# Primary vs. Secondary Medical Coverage

**Airlines and cruise lines are unlikely to offer travel insurance plans with primary medical coverage.**

Every major U.S. airline and cruise line add-on insurance plan analyzed in this report provides secondary medical coverage only. In comparison, many of IMG's travel insurance plans, including iTravelInsured Choice, provide primary medical coverage.

***What is primary medical coverage?***

Primary medical insurance allows travelers to file a claim with their travel insurance company, regardless of other insurance coverage they may have, and the travel insurance company will be the first to pay out eligible medical expenses. This typically means a quicker and easier claims processing experience.

***What is secondary medical coverage?***

Secondary medical insurance requires any primary or additional medical insurance coverage to pay eligible medical expenses before the travel insurance company (the secondary coverage provider). This means that before the travel insurance company will pay out eligible plan expenses, a traveler will have to file a claim with their primary insurer first to prove to the travel insurance company which medical expenses aren't already covered. This can sometimes lead to delays in claims processing as additional proof can be required before claims are paid.



# Coverage for Pre-Existing Conditions

## **Cruise line add-on insurance is unlikely to cover pre-existing conditions.**

Of the cruise lines analyzed in this report, none offered a waiver for pre-existing conditions. This means cruisegoers likely won't be eligible to receive medical expense reimbursement if they seek treatment related to a pre-existing condition while overseas. All airline add-on plans analyzed in this report offer a waiver for pre-existing conditions. Several of IMG's travel insurance plans also offer a pre-existing condition exclusion waiver, including iTravellInsured Choice.

## ***What is considered a pre-existing condition?***

Defined in IMG's iTravellInsured Choice plan wording, a pre-existing condition is an illness, disease, or other condition during the 60-day period immediately prior to the effective date of coverage for which a traveler received/received a recommendation for a test, examination, or medical treatment, or took prescription drugs or medicine.



# Emergency Assistance & Transportation

**Airline and cruise line add-on travel insurance may not provide sufficient coverage for emergency assistance and transportation.**

Half of the airlines analyzed in this report provide no coverage for emergency assistance and transportation in their add-on travel insurance plan. Of the airlines that do provide coverage for emergency medical evacuation, the average maximum limit is \$62,500, and the average maximum limit for emergency assistance from cruise line add-on travel insurance is only \$36,667.

In comparison, IMG's iTravellInsured Choice plan provides up to \$500,000 for emergency medical evacuation—more than 10 times the amount provided by add-on travel insurance plans (overall average for airline/cruise line add-on plans: \$47,000).

## Average limit for emergency medical evacuation:

- Airline add-on: \$62,500
- Cruise line add-on: \$36,667
- IMG's iTravellInsured Choice: \$500,000
- Average emergency medical evacuation cost: \$50,820<sup>1</sup>

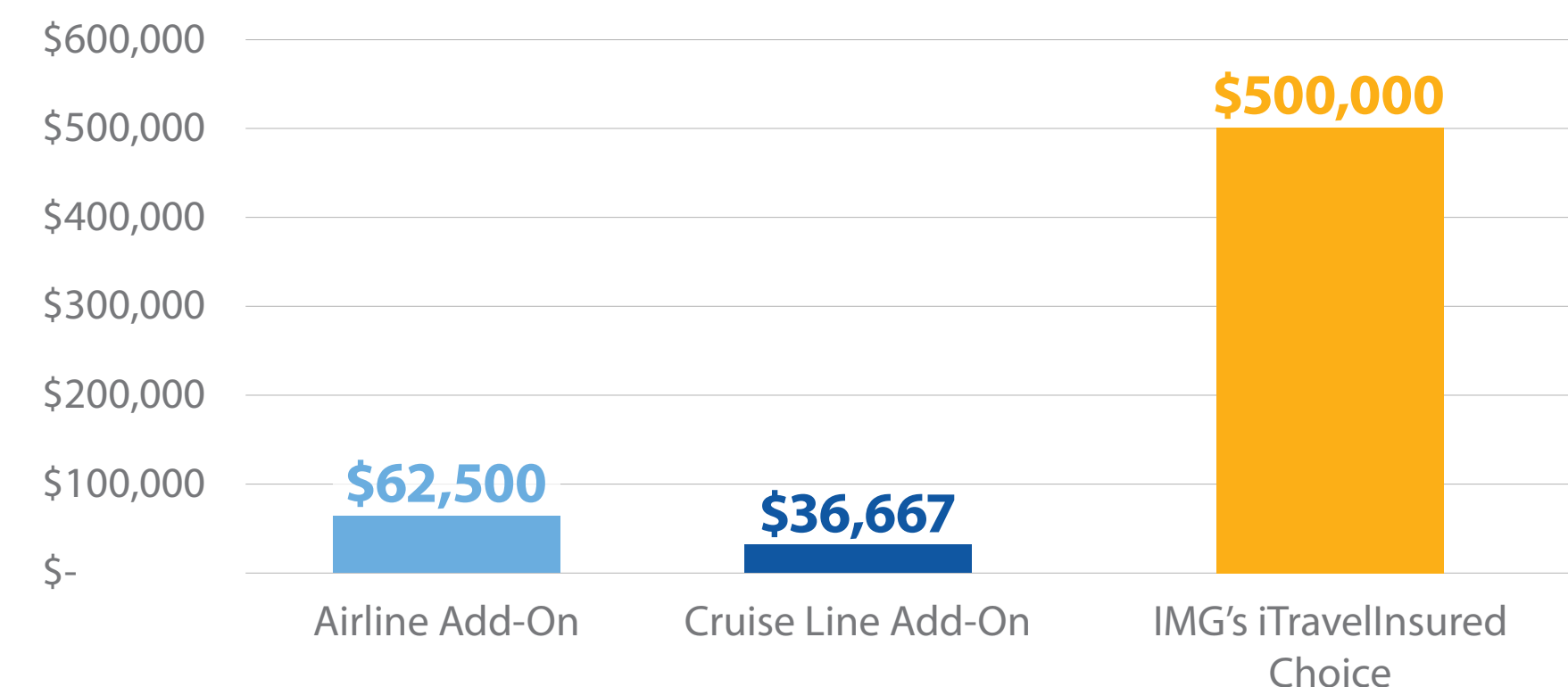
Based on IMG air ambulance transfers, the average emergency medical flight to the U.S. costs \$50,820.<sup>1</sup> However, many emergency medical evacuations can far exceed the average costs.

For example, an air ambulance transfer from the United Arab Emirates (UAE) to the U.S. can cost approximately \$186,200.<sup>1</sup> An add-on travel insurance plan could leave travelers underinsured for emergency transportation, especially if being transferred from a country far from home.

## Why is emergency assistance and transportation important?

If traveling to a developing nation or a country with limited infrastructure, a traveler may need emergency transport to a hospital with the facilities required for treatment—or they may need to be repatriated to a hospital at home. While private health insurance may provide coverage for medical expenses, getting the proper evacuation services can be very challenging and expensive depending on a traveler's location.

## Average Emergency Assistance & Transportation Limit



<sup>1</sup>Data is based on IMG air ambulance transfers that occurred between January and September 2024.

# Repatriation of Remains

**Travel insurance from an independent provider could include significantly higher limits for repatriation of remains.**

Half of the airlines analyzed in this report provide no coverage for repatriation of remains in their add-on travel insurance plan. Of the airlines that do provide coverage for repatriation of remains, the average maximum limit is \$50,000, and the average maximum limit for repatriation of remains from cruise line add-on travel insurance is only \$20,000.

In comparison, IMG's iTravellInsured Choice plan provides up to \$500,000 for repatriation of remains—more than 15 times the amount provided by add-on travel insurance plans (*overall average for airline/cruise line add-on plans: \$32,000*). Additionally, IMG's repatriation of remains benefit includes the coordination of repatriation, which can include contacting the embassy, filing legal paperwork, scheduling transportation, navigating language barriers, and more.

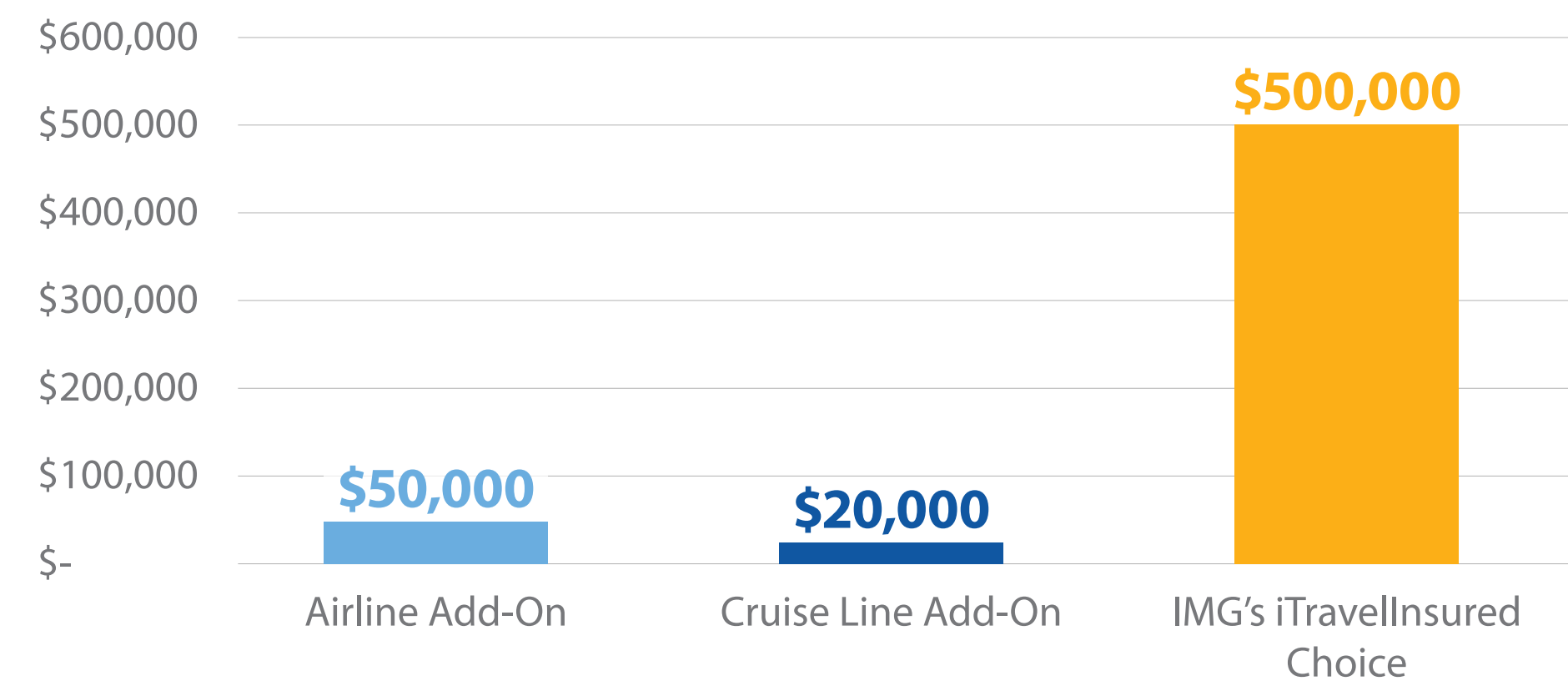
## **Average limit for repatriation of remains:**


- Airline add-on: \$50,000
- Cruise line add-on: \$20,000
- IMG's iTravellInsured Choice: \$500,000

## ***Why is a repatriation of remains benefit important?***

The death of a loved one can be difficult and emotionally challenging, especially while in a foreign country. Coverage for repatriation of remains can help cover the transportation costs to return a deceased person's remains to their home city if they die during their trip and can also cover associated costs such as embalming or cremation, a casket, and fees to comply with local laws. Having coverage for repatriation of remains can help make this complex process easier for grieving family members.

## Average Repatriation of Remains Limit





# IMG offers additional benefits that most airline and cruise line add-on plans don't.

## Telehealth:

Several of IMG's travel insurance plans, including iTravelInsured Choice, include coverage for telehealth services, allowing travelers 24/7 access to a doctor from the palm of their hand, from anywhere in the world. Using telehealth services for non-emergency medical issues is more convenient for travelers, saving them time and money—plus they can speak with a doctor in English (or many other languages) while in a foreign country. None of the major U.S. airline or cruise line add-on travel insurance plans analyzed in this report offer telehealth services.

## Sports Equipment Rental:

IMG's iTravelInsured Choice also includes a sports equipment rental benefit. If a traveler's sports equipment is lost, stolen, damaged, or destroyed in transit, the plan will reimburse a traveler up to \$250 to rent sports equipment instead. None of the add-on travel insurance plans analyzed in this report offer this benefit.

## Accidental Death & Dismemberment (AD&D):

Several of IMG's travel insurance plans, including iTravelInsured Choice, include accidental death and dismemberment coverage. Only one add-on travel insurance plan analyzed in this report offers this benefit.

## Single Supplement:

Several of IMG's travel insurance plans, including iTravelInsured Choice, include single supplement coverage. Some accommodation vendors, such as cruise lines, require solo travelers to pay a premium for the luxury and convenience of having a room or cruise cabin to themselves. This benefit can reimburse travelers for additional fees incurred by a change in the per person occupancy rate if a traveling companion cancels their trip. Only one add-on travel insurance plan analyzed in this report offers this benefit.

## Political or Personal Security Evacuation:

Many IMG travel insurance plans, including iTravelInsured Choice, also include coverage for political or personal security evacuation. In the event of a military uprising, war, or terrorist incident, travelers can be transported back home to safety under this benefit. None of the add-on plans analyzed in this report offer this benefit.

## Natural Disaster Evacuation:

IMG's iTravelInsured Choice also includes coverage for natural disaster evacuation. Under this benefit, travelers can be evacuated to a safe location or back home in the event of a natural disaster such as a flood, earthquake, wildfire, or tsunami. None of the add-on plans analyzed in this report offer this benefit.



# Comparing Trip Cancellation/Interruption Covered Reasons

What are “covered reasons”?

Covered reasons, or sometimes “covered perils,” are covered events or reasons that would allow an insured traveler to use their trip cancellation or trip interruption benefit.

Independent travel insurance plans and add-on travel insurance plans analyzed in this report have many of the same covered perils, but the cruise line add-on plans list fewer covered reasons.



Covered Perils	Covered On		
	Cruise Line Add-Ons	Airline Add-Ons	IMG's iTravelInsured Choice
Sickness, injury, or death of insured, travel companion, family member, or business partner	✓	✓	✓
Inclement weather, natural disasters, hurricanes, mandatory evacuations	✓	✓	✓
Traffic accident	✓	✓	✓
Terrorist incident, hijacking, travel alert or warning	✓	✓	✓
Jury duty, court order to appear as a witness	✓	✓	✓
Revoked military leave	✓	✓	✓
Theft of passports/visas	✓	✓	✓
Job loss or transfer	✓	✓	✓
Sickness, injury, or death of service animal	✗	✓ **	✓
Death of host at destination	✗	✓ **	✓
Complications of pregnancy	✗	✓ **	✓
Divorce or legal separation	✗	✗	✓
Bankruptcy of travel supplier	✗	✗	✓

\*These reasons are only covered by half of the airline add-on travel insurance plans analyzed in this report.

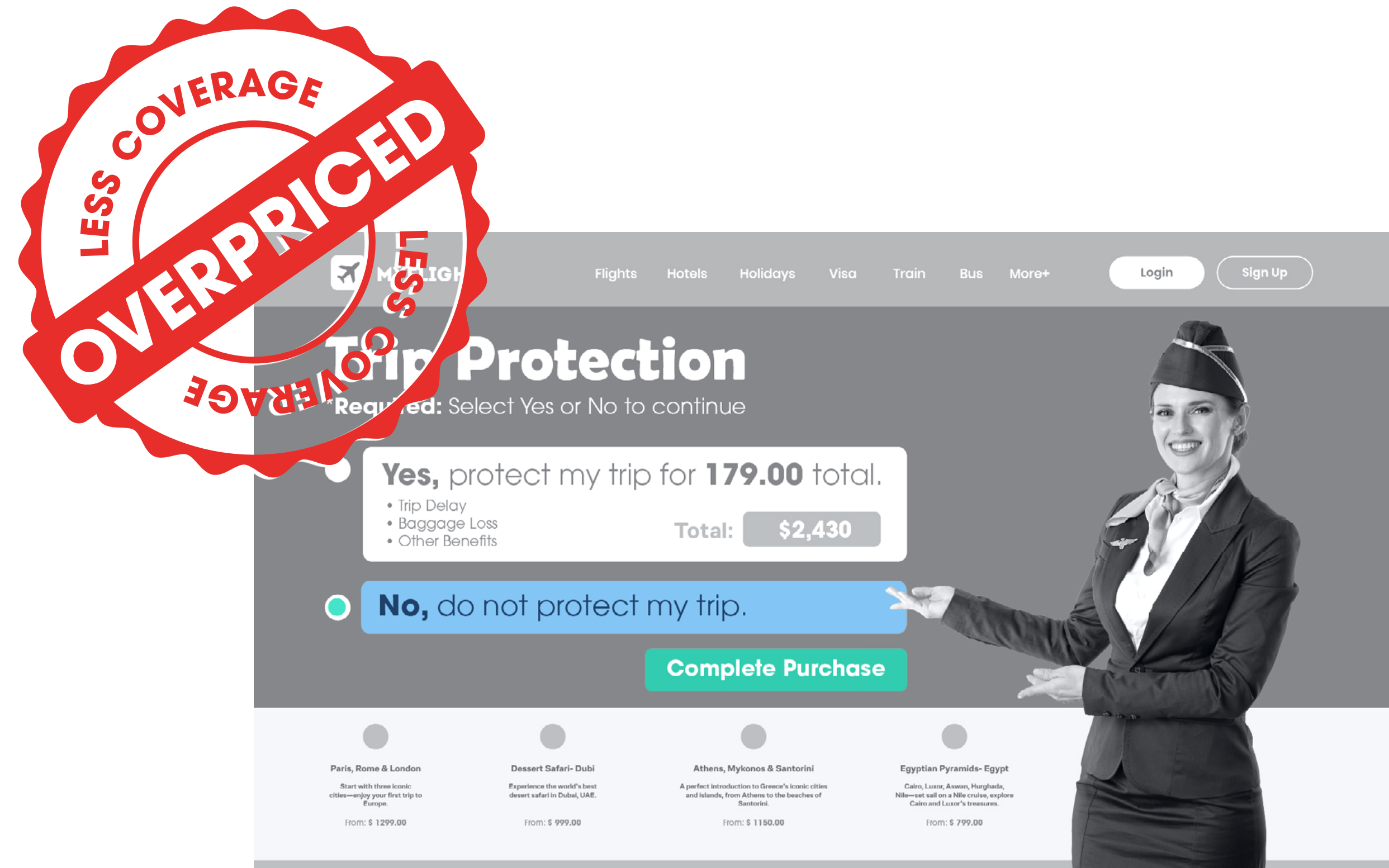


# Customer Experience

## Travelers have options.

It's important for travelers to keep in mind that, if they decline to purchase an add-on travel insurance plan through an airline or cruise line, they can still purchase travel insurance through another provider. They should not feel pressured to select the only option available during the checkout process for an airline ticket or cruise package.

Independent travel insurance providers, like IMG, typically make it easy to compare several plan options, benefits, and maximum limits all in one place, so travelers can make an informed decision. Airlines and cruise lines don't always display travel insurance plan details on-screen during checkout, making it difficult for customers to compare options and see the details of the add-on plan they're buying.



# Customer Experience

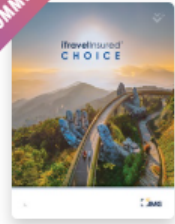
## Decision Fatigue

Often, by the time a traveler is at the end of the purchase path when buying airline tickets or a cruise package, they’ve reached “decision fatigue,” a state of mental exhaustion that occurs when someone has made too many decisions. They’ve already made decisions on their airport, airline, departure time, seat selection, and more. Choosing a travel insurance plan at the very end could lead to poor decision making.

On average, it takes only 43 seconds to generate a travel insurance quote on IMG’s website. In under a minute, travelers could find a plan that includes more coverage at a lower cost than the add-on plans offered by many major U.S. airlines or cruise lines.

While it’s recommended to purchase travel insurance immediately after making any prepaid travel purchases, travelers can purchase a travel insurance plan from an independent provider up until the day before they depart on their trip. Many of IMG’s travel insurance plans, including iTravellInsured Choice, allow travelers to insure their trip up to three years in advance, so they don’t have to wait until they’re booking a flight to start protecting their trip investment.

RECOMMENDED



### iTravellInsured Choice

Medical	✓ Up to \$100,000 per person
Medical Evacuation	✓ Up to \$500,000 per person
Trip Cancellation	✓ Up to 100% of trip cost
Trip Interruption	✓ Up to 150% of trip cost
Telehealth	✓ Included

[View Details](#) [Sample Contract](#) [Brochure](#) [Compare](#) ☐

Summary

Physical Health

Crisis Support

Financial Protection

Personal Property

### Physical Health

Emergency Accident and Sickness Medical Expense

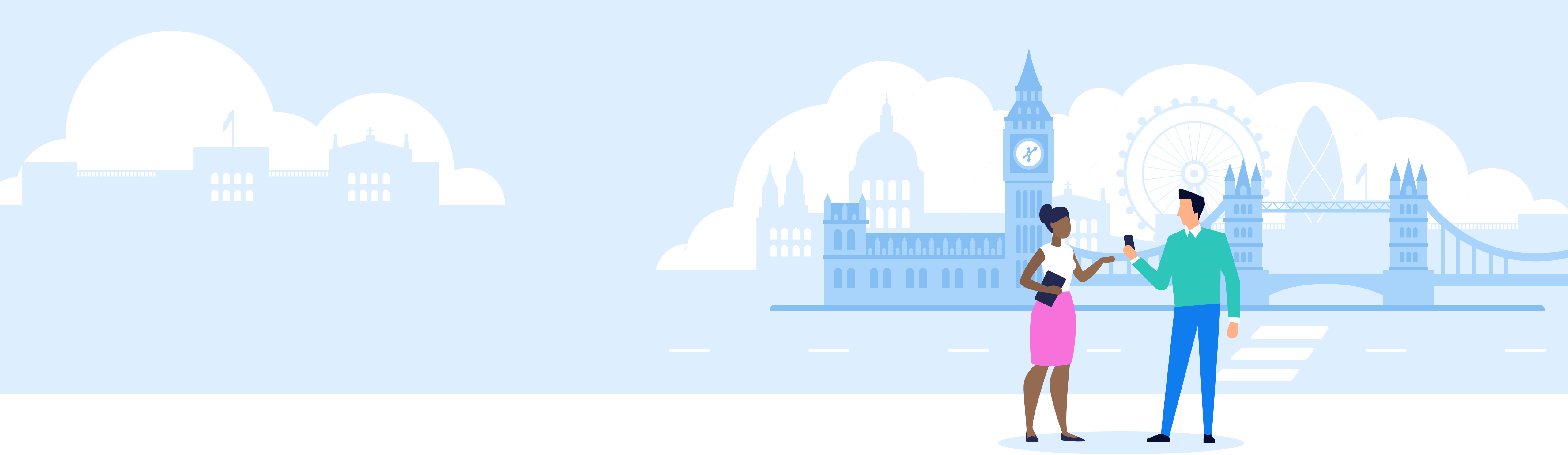
Maximum Benefit Per Person

- \$100,000
- Dental Expenses: \$750

Close Details

BUY NOW

SEE PRICE



## Methodology

This research was conducted in September 2024 comparing add-on travel insurance plans offered by four of the five largest U.S. airlines (*Delta Air Lines, Southwest Airlines, United Airlines, and Alaska Airlines*) and three of the largest U.S. cruise lines (*Carnival Cruise Line, Royal Caribbean Group, and Norwegian Cruise Line*).

Quotes were generated for a 55-year-old traveler from Indiana with a total insured trip cost between \$2,400 and \$2,493. Airfare costs were based on a flight from Chicago to London, and cruise costs were based on a 7-day Caribbean cruise from Port Canaveral.

For each travel insurance plan, plan documents were reviewed to compare schedules of benefits, maximum limits, covered perils, and plan exclusions.



# About IMG®

IMG® (International Medical Group®), a SiriusPoint company, is an award-winning global insurance benefits and assistance services company that has served millions of travelers and global citizens since its founding in 1990.

The preeminent provider of travel and health safety solutions, IMG offers a wide range of insurance programs, including travel insurance, travel medical insurance, and international private medical insurance, as well as enterprise services, including insurance administrative services and 24/7 emergency medical, security, and travel assistance.

IMG's world-class services, combined with an extensive product portfolio, provide Global Peace of Mind® for travelers, students, missionaries, marine crews, and other individuals or groups living, traveling, or working away from home. For more information, please visit [www.imglobal.com](http://www.imglobal.com).





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