Before You Buy: The Solo Traveller's Insurance Checklist

Twelve checks to run before you pay for any travel insurance policy.

- [ ] **1. Trip dates, countries and activities listed**
  Write down every country, every activity and the exact dates before you compare plans.
- [ ] **2. Total prepaid, non-refundable cost added up**
  Add up flights, hotels and tours you cannot get back. This is the number cancellation cover must beat.
- [ ] **3. Cancellation limit covers the prepaid total**
  If it does not, consider a higher plan or a cancel-for-any-reason add-on, bought soon after the first deposit.
- [ ] **4. Adventure activities named and covered**
  Trekking, scuba, skiing and similar activities must be named in the wording, not assumed.
- [ ] **5. Scooter and motorbike cover checked**
  Check the licence requirement and the engine-size rule before you ride.
- [ ] **6. Emergency care after assault checked**
  Confirm how the policy treats care after an assault, and whether it is covered as a medical emergency.
- [ ] **7. Pre-existing conditions declared**
  Declare them. Check whether a waiver exists and the window for buying it after the first deposit.
- [ ] **8. Mental-health support checked**
  For a long trip, check whether outpatient mental-health visits are included at all.
- [ ] **9. Buy-before-departure vs buy-while-travelling checked**
  Some plans cannot be bought after departure; others can, with a waiting period before full cover starts.
- [ ] **10. Trip length and extension rules checked**
  Check the single-trip cap and whether you can extend while travelling if the trip runs longer.
- [ ] **11. Emergency number saved, policy copy saved offline**
  Save the 24/7 assistance number in your phone and in your safety apps, and keep a copy of the policy offline.
- [ ] **12. Live quote obtained for the exact trip**
  Get a live quote for your dates, ages and destinations, and read the wording on cancellation, activities, scooters and assault cover.

General information, not insurance advice. Check the policy wording and get a live quote before buying.