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Traveling well insured: our tips!

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Insurance: you're hoping you'll never need it and you really don't want to think about it when you're preparing your fantastic trip. That's why we list here for you what is really indispensable when you travel. You're welcome!

First and foremost: Starling is a certified travel agency: we therefore comply with the travel legislation.

> *We are affiliated with the Flemish Solidarity Travel Funds, which means that your money is protected – whatever happens to us.*

As you pay for your trip in advance, you obviously want it to continue as planned. We're not going to change anything about your trip (and certainly don't plan on going bankrupt!), but just in case that should happen: you as a consumer are safe. You can find exactly what you are entitled to in our terms and conditions (long and boring read, but necessary). Are you traveling with another agency? Check with Belfius, Amlin or the Guarantee Fund whether that travel organization is insured or cooperates with an agency that is insured.

We take care of everyone

Starling took out liability insurance itself. This means that not only you as a consumer, but also our travel guides are fully insured in the event of unforeseen circumstances when traveling. You can tell: we leave nothing to chance!

Great observation and photographic opportunities of a pod of walruses © Billy Herman

Okay, but what kind of insurance do I still need to take?

Perhaps the most important tip: first check which insurance policies you already have. Your home insurance probably already protects you against theft from your hotel room, your health insurance fund covers certain medical costs, but certainly not all costs as standard. Often they also only intervene in Europe.

Do you want to be correctly covered for all possible costs? Then it is usually necessary to buy additional insurance. These are the different types of insurance you can take:

✔ **Hospitalization insurance**

This is the kind of insurance you buy with the health insurance, for example, or that is often offered by employers. It mainly serves to cover the costs if you are hospitalized in Belgium, for a procedure or birth delivery, for example. Some hospitalization insurance policies also cover the costs of hospitalization abroad. Check with your own insurance company if this is the case with you.

Good to know: if you get an illness while traveling abroad, many expenses are already covered by your health insurance fund and your travel assistance insurance. Hospitalization insurance covers treatments, examinations and medicines that the health insurance fund does not reimburse. Check with your health insurance fund or check your travel assistance insurance to know which situations are already covered.

In summary: a hospitalization insurance is optional and you do not necessarily need to buy it for your trip.

✔ Travel assistance insurance

Travel assistance insurance is a very important insurance policy. If something happens on vacation and you need medical help or you need to be repatriated home, travel assistance insurance is your best friend. Your fellow travelers will also be helped if something happens to you. In fact, even if something bad happens at home while you are traveling, this insurance will help you go home immediately. If necessary, your glasses or medicines will also be sent to you.

Good to know: through Starling you can buy travel assistance insurance with Allianz Global Assistance for an affordable price (between 2 and 10 euros/day depending on the destination). A small price for a carefree trip! Like to buy travel assistance insurance somewhere else? Be sure to check if it is also valid outside of Europe – if you travel outside of Europe, of course.

In summary: travel assistance insurance is highly recommended. You can take one for the duration of one specific trip, but also for an entire year. Then all your trips are covered throughout the year. From 2 trips onwards, this formula is often cheaper. The whole family is covered with a family policy.

✔ Cancellation insurance

A cancellation insurance policy sounds fairly obvious. Are you traveling with different people and did your entire vacation budget end up in this booking? Then you don't want any hassle if your trip unexpectedly cannot continue due to illness, an accident or a death in the family. You can buy cancellation insurance with Allianz Global Assistance through Starling, and you will get the cancellation costs back if you really cannot leave. And that is not only when someone gets sick, but also when you get fired (we hope not), if your partner suddenly wants to divorce you (we don't hope that either) or if your dog or cat suddenly dies (we hope nobody dies). You can find all possible reasons here.

Even if you have to return early on vacation because your house is burning down for example, the cancellation insurance will still be included in your costs (the travel costs that is, not the costs of your home!). Important: take out cancellation insurance when you book your trip, because it is usually not possible to buy this later. If you nevertheless take out cancellation insurance after the reservation of the trip, it is possible that your contract asks for a minimum period of time between taking out cancellation insurance and departure on the trip, so be sure to check that.

Good to know: with certain annual insurance formulas, cancellation insurance is included for all trips planned during a year.

In summary: a cancellation insurance is optional and useful if, in addition to any potential bad luck or misery, you don't want to lose the huge amount of money that you had reserved for your dream trip.



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✔ Baggage insurance

Baggage insurance reimburses you if you lose your luggage, if it is damaged or stolen. A bit tricky, this one, because there are a lot of exclusions. Therefore, check carefully whether cameras or bird watching gear are covered and certainly compare different insurance companies. In addition, you should also keep any proof of purchase of that gear, so that you can prove the value if needed. Also know that if you have a theft insurance policy for your house, that often also applies to your hotel room or holiday residence.

Good to know: if you travel by plane and something happens to your checked luggage, then it's the airline company that has to reimburse you. The maximum amount of reimbursement can be set by law.

In summary: baggage insurance is not an absolute must. Many situations are already covered by other insurance policies and moreover there is a good chance that your specific item will be an exception to the insurance policy and will therefore not be reimbursed at all. Check before you buy!

✔ The all-in insurance for avid travelers

Do you make more than one trip a year? Then the World Gold Protection (or even a World Royal Protection) might be something for you. For an annual fee, this insurance does not only include protection for yourself, your luggage, your car and your house. There is also a cancellation insurance and a compensation trip. If you pay a little more, your family is immediately covered too. You can also book this insurance through Starling. Request more info via our contact form.

So, feel free to spend some time figuring out and taking out the right insurance policies before you travel. In the event of bad luck, that is probably a stress factor less.

Have a safe journey!



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