

Why is it worth taking out insurance?

When planning a trip, you should think not only about choosing the destination, [buying air tickets at the best prices](#) and [booking accommodation](#), but also about [protection](#) in case of **unexpected situations before and during the trip**. They include, among others illness, accidents or the need to use assistance while skiing or swimming. If something unexpected happens to us before embarking on a trip, it may turn out that a long-prepared and sometimes costly trip may not take place. The same applies to events that may occur while already traveling. **This often triggers considerable unexpected expenses**. Taking out insurance allows you to avoid incurring such costs.

What insurance is worth buying?

Insurance is a small expense which gives travelers **peace of mind and lack of worries**. You do not have to worry about, for example, that you may get sick or suffer from an injury while traveling, which is especially important for people traveling with children or the elderly. [Comprehensive travel insurance](#) covers your journey from the start to the end. As part of it, you will receive third party liability insurance (TPL), personal accident insurance (PAI), medical costs and many additional types of protection, e.g. Covering the costs of maritime and mountain rescue operations.

You should also consider buying [travel cancellation insurance](#). This type of protection is **effective from the moment you take out insurance until you go on a trip** (detailed information can be found in the Special Terms and Conditions of travel cancellation insurance). Depending on the scope, the cancellation insurance provides **reimbursement of costs incurred for the purchase of travel tickets or booking of accommodation** in the event that the planned trip cannot take place. Attention! This type of insurance **can only be purchased when booking flight tickets via eSky**.

What are the benefits of the insurance?

It is worth taking out insurance primarily **for peace of mind**. Going on vacation or even a shorter trip for a few days is to **give you relaxation and unforgettable positive impressions**.

Therefore, it is good not to worry before or during the trip about a possible unexpected event that could result in large unexpected expenses, injury or illness. In addition, when booking more distant and more expensive trips, e.g. to the Caribbean, America or Asia, it is worth protecting yourself in the event that the trip may eventually not happen.

Therefore, your travel insurance gives you **peace of mind both at the stage of planning and waiting for your trip** as well as the **pure joy of discovering new places and relaxing away from home**.

Importantly, both [travel insurance](#) and [travel cancellation insurance](#) are **inexpensive solutions**, and their scope enables you to **avoid incurring often very large costs** before and during the trip.

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