

## Travelling abroad? Get yourself insured against MonkeyPox

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**B**eware, Monkeypox is on the prowl and this new viral outbreak could dampen holiday spirits for those travelling to Europe and the US. So, get insured if you're travelling to countries that have registered cases of Monkeypox.

Most health insurance policies cover virus-borne infections, and so will get you coverage against hospitalization expenses arising from contracting Monkeypox. However, such health insurance policies also don't cover medical

expenses incurred outside India.

"Health insurance policies do cover infectious diseases contracted outside India. However, the treatment should be taken in Indian territory subject to policy terms," said Raghavendra Rao, chief distribution officer, Future Generali India Insurance.

Policyholders should note that health insurance policies do not cover medical costs if the disease is contracted within 30 days of buying the policy. You should check your policy exclusions to determine whether it covers expenses borne overseas. If it doesn't,



then experts recommend that you buy a comprehensive travel insurance policy with medical expense feature before your trip.

"There are certain travel policies which only cover accidental death and accidental hospitalization, but not medical hospitalization. Therefore, to

ensure that one is adequately covered, read about the policy features and exclusions in detail, and choose the right add-on covers for stress-free travels," said Rakesh Jain, CEO, Reliance General Insurance.

If a person is hospitalized in India after the trip is complete, then it will be covered under individual health insurance policy and not the travel insurance policy, he said.

A comprehensive travel policy will cover hospitalization costs and outpatient and cashless hospitalization incurred during the travel. "Any expenses that are incurred for isolation without any active

line of treatment are not covered," said Rao.

Another important inclusion to check is whether the travel insurance policy offers coverage for emergency medical evacuation back to India.

"During unprecedented situations like the covid-19 pandemic, this facility may not be applicable depending on the country's regulations. For instance, if the insured is diagnosed as covid-19 positive abroad, the person will be asked to take treatment there itself and get cured before entry to any country is allowed. Similar conditions are applicable for monkeypox as well," said Jain.