

Published based on [Should Travel Insurance Be Effective When You Have A Death In The Family?](#)

# **Should Travel Insurance Be Effective When You Have A Death In The Family?**

The big question people want clarified is if travel insurance is going to consider a death in the family a reason to use trip cancellation. It may be sudden death but then again, no one could really know for certain when a person will die even if it is someone who has cancer.

That's why travel insurance exists, to cover for the unexpected. Travel insurance is the same as any other insurance. Insurance has the sole function of being there for you just in case. Every insurance company states what is covered in their policy and also what is excluded from it. You just need to ask about it when you call the insurance company. Generally in the case that it is an immediate family member, that will work. If you call the insurance company and inform them your sister-in-law's mother died then you would probably know their answer to that. They most probably won't cover for it since they don't consider it as a hardship for you. Be sure to consider this when you are shopping for [cheap travel insurance](#), whether it is just [travel health insurance](#) or something like [annual family travel insurance](#).

CSA Travel, states that their policy will cover you if you die, or a family member and even a traveling companion. Make sure to ask when you are getting insurance quotes if they will cover your traveling companion since that may not be the case for all companies.

Other companies only cover for you or your immediate family and some provide you with accidental death policy which would be of use while traveling. This one is another good one to inquire about. This is a great policy you could get besides your regular disability policy if you have one. But, this policy probably doesn't provide you any coverage while you are traveling.

You can also find this article published on [Should Travel Insurance Be Effective When You Have A Death In The Family?](#), and on the tag pages [cheap travel insurance](#), [Death](#), [family travel insurance](#), [immediate family member](#), [member](#), [Travel](#).