



World Nomads

CARIBBEAN

Travel Safety Guide

Keep safe and informed as you explore the islands, coasts, and diverse culture of this vast region.



Getty Images / Doree Mann

TRAVEL SMARTER

TRAVEL SAFETY

Idyllic and beautiful though it may be, the Caribbean region poses its share of risks for travelers, from crime and corruption to natural hazards. Nomad **Joanna Tovia** shares her commonsense tips to keep you safe and informed, so you can bravely explore.

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Passports, Visas & Currency

So you've planned your trip, but have you got your visa? It's arguably the most important thing to do before you go. Here are a few tips to make the visa application process easy.

Before you go

Travelers from many countries can visit the Caribbean without a visa, but agreements between countries vary. Trinidad and Tobago, for example, has agreements in place for visa-free travel for citizens of many countries around the world – but not all. While residents of the European Union, the US, UK, and many other countries can travel without a visa, Australians and New Zealanders need to secure a visa on arrival, while travelers from other countries need to arrange one before they leave home.

Even if you're only visiting an island for a day trip, it's still a good idea to have a visa pre-arranged for all destinations that require them. Fingers crossed this doesn't happen to you, but a serious health issue requiring urgent medical attention or an issue with your transportation may mean you need to spend more time in a place than you anticipated. Already having a visa can make life easier during an already stressful time.

If you're traveling to the Caribbean via the USA, from a country that qualifies for an ESTA visa waiver (UK, Australia, and New Zealand among them), keep in mind that the time you spend in the Caribbean may count towards the 90 days you're allowed to spend in the US. The Bahamas is one such example.



Passport protection

If you're staying in accommodation on an island, avoid carrying your passport around with you. Lock it in the hotel safe if possible – leaving it on the beach while you take a dip creates an easy opportunity for thieves. It's also wise to leave a copy of your passport back at the hotel (ideally in the lining or locked, zippered section of your suitcase), and email an additional copy to someone you trust before you leave home.

If you do have to carry your passport, conceal it under your clothes in a waterproof cover. Sweat, humidity, and water can damage the pages to the point your passport no longer passes muster.

Currency

Visa, Amex, and MasterCard are accepted in well-visited areas, and US dollars are accepted throughout the Caribbean, but if you venture beyond the major tourist areas, local currency is handy to have. Avoid keeping all your cash together, and whatever you do, don't advertise that you have it by opening your wallet, purse, or money pouch in a crowd.

Travelers from beyond the US should change some money into US dollars before they leave home, as exchanging some currencies for local or US dollars won't be possible once you're in the Caribbean.

Even if you're only visiting an island for a day trip, it's still a good idea to have a visa pre-arranged for all destinations that require them

10 Travel Safety Tips

From hurricanes and tropical storms to road safety, LGBTQ+ travel, and adventure activities, here are some key issues to keep in mind.

Keeping money and valuables safe

You can withdraw local currency from ATMs, but take care to cover your PIN. There have been reports of foreign visitors being robbed after withdrawing money. A travel companion who can act as a look-out while you're focused on the ATM is advisable.

If you've hired a car, avoid locking valuables such as cameras and mobile devices inside. Car break-ins are common and locals can often identify hire cars by their license plates, alerting them to a potential goldmine inside. Conceal anything you don't want stolen in the glovebox or under a seat.

LGBTQ+ travel

Even where same-sex relationships are legal, attitudes are still on the conservative side in some Caribbean countries.

Homosexual relations are illegal in these eastern Caribbean countries and territories (sometimes for males only): Antigua and Barbuda, Barbados, Dominica, Grenada, Guyana, Jamaica, Saint Lucia, Saint Kitts and Nevis, and Saint Vincent and the Grenadines. Holding hands or kissing a same-sex partner in public may attract negative attention. Criminal prosecutions of travelers are rare, but prison sentences range from five years to life. And the existence of gross indecency laws in these countries does nothing to curtail



the local stigma around homosexuality. As a result, few locals feel safe revealing their sexual orientation.

More welcoming are LGBTQ+-friendly islands such as Puerto Rico, St. Barts, St. Martin, and St. Croix.

While resorts throughout the Caribbean are typically accepting of all sexual orientations, if you're traveling beyond such accommodation on the more conservative islands, it may pay to be discreet.

Natural disasters

Hurricanes: These are an unfortunate reality in the region, particularly between June and November.

Hurricane Dorian, which struck in September 2019, was the most intense tropical cyclone on record to strike The Bahamas, and the worst natural disaster the country has endured. Grand Bahama and Abacos bore the brunt of the Category 5 hurricane, but many of the 700 islands in The Bahamas escaped unscathed, and tourism is already bouncing back.

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Two years earlier, two Category 5 hurricanes swept through the eastern Caribbean, wreaking havoc on Barbuda, Dominica, Puerto Rico, and many other Caribbean islands.

Mudslides, flooding, high seas, and tsunamis can accompany severe tropical storms, which can change direction with little warning. Familiarize yourself with your accommodation's evacuation plan, even when the skies are clear, and monitor media reports during your travels.

If a hurricane is approaching, find out early if and where evacuation shelters are being set up. Be aware that flights out may be suspended until winds subside enough for safe takeoffs. If airports and ferry ports sustain damage, your "getaway" may be longer than you anticipated.

Rising sea levels and higher temperatures resulting from climate change mean hurricanes in the Caribbean are becoming more intense. That doesn't mean you should avoid the area, but traveling during peak hurricane season is not advised. The risk of hurricanes is lowest between December and April, with the added benefit of lower rainfall and less humid weather.

Some islands are more susceptible to hurricanes than others. Aruba, Barbados, Curaçao, and Grenada lie just south of the hurricane belt and rarely get hit head-on. Rarely doesn't mean never, of course, so if you do get caught in a hurricane or severe storm, stay inside, away from windows and doors, to protect yourself from flying debris.

The Global Disaster and Coordination System (GDACS) is the travel companion you need in case of a hurricane or earthquake. The site provides satellite imagery, advisory information, and alerts.

Earthquakes: The Caribbean is an active seismic zone but, although tremors are common, earthquakes rarely exceed a magnitude of 3.0. Knowing this should provide some peace of mind if the earth begins to shudder beneath you.

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However, in 2010 a 7.0 earthquake struck Haiti, causing widespread devastation. And a recent earthquake (October 2019) measuring an unusual 5.0 on the Richter scale affected the British Virgin Islands, Dominica, Antigua and Barbuda, Anguilla, and several other islands. But the chances of your holiday destination being affected are slim, when you consider the number of harmless earthquakes occurring throughout the Caribbean on any given day. Take a look at Earthquake Track for a glimpse into the past 24 hours.

Transport safety

Driving: The easygoing island vibe is one reason travelers love coming to the Caribbean, but this laidback attitude comes with a few dangers, especially on the roads. Even if there are speed limits, they may not be enforced, driving under the influence of alcohol or drugs is commonplace, and road rules such as signaling to turn or change lanes are often disregarded.

If you're venturing out of town, road conditions may not be what you're used to (think potholes, sketchy road markings, and unsealed stretches) and can be subject to flooding during tropical downpours.

If you're visiting more than one island, keep in mind that on some driving is on the left and on others driving is on the →



right – usually as a legacy of its colonial history. In Barbados and Jamaica, for example, you'll be driving on the left, but on the right in Honduras and Puerto Rico.

Complicating matters is the fact that the steering wheel is usually on the left regardless of which side of the road you're required to drive on, simply because cars are typically imported from the US.

Public transport: Getting around using public transport may seem wiser than driving, but this option also has risks worth knowing about. Buses may be poorly maintained, drivers may have varying levels of training, and buses are subject to the same hazards on the roads as cars and taxis.

Don't be surprised if your bus or taxi driver navigates the roads with cell phone in hand – new legislation is making this illegal on some islands, but laws may not be strictly enforced.

Reckless driving and a lack of sidewalks mean pedestrian accidents are common, so take care walking along roadsides and crossing the road, especially if you're used to cars driving on the opposite side. Catch registered or clearly marked taxis if you can, rather than ridesharing in private vehicles or accepting a ride from someone you just met (your hotel should be able to book a taxi for you or advise on

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how to identify reputable taxis).

Before you set off, be sure to agree on a price with the taxi driver, check accepted payment methods, and test that the seatbelts work. If you're hiring a scooter or bicycle to get around, be sure to wear a helmet.

Adventure safety

Parasailing, scuba diving, horse riding on the beach – if all goes well, vacationing in the Caribbean can be non-stop fun. Being smart about it can minimize the chance of accidents, keeping in mind that services may not be as organized or efficient as you'd expect back home.

The first step is to check whether the activities you have in mind are covered under your travel insurance policy, and what the conditions of that cover might be.

Next, check on the operator's safety and communications equipment before booking, and find out if the company is registered. Boating and water sports operators are poorly regulated on many of the islands, and if they aren't operating legally, it could affect your cover.

It's tempting to throw caution to the wind when you're in vacation mode, but using all available safety equipment, such as life jackets, just makes good sense (and if required by law, must be used). Use another operator if safety equipment isn't provided, and ask for extra training on watercraft if you're unsure how to safely operate it.

Novice horseback riders (or those who haven't ridden for a while) should also take care – you may like the idea of galloping along the beach, hair blowing in the wind, but it's far wiser to don a helmet and slow down. Falling off a horse can quickly put an end to your vacation fun.

Your hotel or resort may help you book a tour or activity, but they don't share liability with the operator if an accident occurs. The operators are independent and may not have liability insurance, so you may want to try to find a reputable one who does before signing up.



Travel Cons to Avoid

Even in paradise, criminals are adept at coming up with novel ways to fleece the unsuspecting visitor. Here are 10 common scams to watch out for:

Police scams: imposters posing as police officers, security, or military personnel that signal cars to pull over and ask drivers for a “donation”. A scruffy uniform is a dead giveaway, but take care, because they may be armed. Request identification, and if they try to give you a fine and expect you to pay it on the spot, ask for a ticket instead.

Hidden fees: “all-inclusive” tours that fail to mention all the extras you’ll have to pay for on the day. Entry fees into attractions, equipment hire, lunch, or drinks may not be included, so bring some local currency or US dollars just in case. Better yet, confirm exactly what’s covered at the time of booking.

No free rides: an apparently friendly offer to give you a ride in a moped or canoe to a local attraction for a fee can turn sour when it comes to the return journey. Despite agreeing to the contrary, your host is likely to insist you only paid to get there – not back – and demand extra payment.

Lottery scam: you may not even have to leave home for this one. The Jamaica lottery scam brings at least \$100 million into Jamaica each year when unsuspecting people receive a phone call informing them they’ve won the lottery. All they need to do is send money to cover the taxes and fees first. Sounds legit, right?

Timeshares: promises of riches and free holidays that are in fact expensive investments that deliver little in returns.

Clever sales people can push you into signing up, but if you change your mind, be sure to back out within five days. It can be time-consuming and expensive to cancel after that.

Overcharging taxi drivers: agree on a price for the trip before you get in.

Phony friends: relationships that are more about money than love. Locals can seem genuine in forming a relationship, but it soon becomes obvious that their affections come at a price when money or gifts are requested.

Fake charities: scammers who pretend they are raising money for a good cause – hurricane recovery/relief, for example. Check that crowdfunding campaigns and charities are the real deal before parting with your cash. Facebook profiles have also been impersonated and friends contacted for donations.

Bogus package deals: too-good-to-be-true vacation packages that evaporate after you’ve paid for them. If the hotel isn’t revealed before booking, avoid it. If an association with a resort group is mentioned, make a phone call to check on the legitimacy of partnerships.

Change rip-offs: paying for meals or goods in US dollars and getting local currency as change presents a prime opportunity for locals to rip off travelers – mental currency conversions are a challenge for most people on vacation, so they may not realize they’ve been given less change than they deserve.



Common Scams in The Bahamas

Unregulated jet ski hire operators in The Bahamas are known to overcharge or call you back before your time is complete, and may not follow proper safety procedures. Be sure to rent from a reputable operator recommended by your hotel or the tourist office.

Vendors at marketplaces where prices are negotiated, such as Nassau’s Straw Market, sometimes hike their prices when dealing with visitors. Use your bargaining skills – a general rule of thumb is to slash the price in half to start your negotiations.

Getting your hair braided (aka cornrows) is a popular way to appreciate Afro-Caribbean culture. Unfortunately, visitors are sometimes tricked into paying exorbitant prices. A fee will be set at the beginning, then when the hairstyle is done, the visitor is told the fee must be drastically increased because of the time taken or the length of your hair. Negotiate a price upfront and verify time and hair length is being considered.

Diedre McLeod

Law & Crime

The Caribbean may have a laid-back reputation, but it's not wise to let your guard down completely. Here's what you can do to help avoid trouble.

Corruption

It's no secret that corruption is rife on many Caribbean islands. Open a newspaper and you're likely to read about a case of government or police corruption serious enough to make headlines. That's not to say efforts aren't being made to counter corruption, but deeply entrenched practices aren't easy to stamp out.

Travelers are unlikely to be impacted, but rumors of police bribery are undoubtedly founded in fact, and can leave travelers in trouble feeling powerless.

In the Dominican Republic, for example, finding yourself involved in a no-fault car accident that results in serious injury or death will land you in custody for at least two days. Frustratingly, two days can stretch into weeks or months. The Dominican Republic has one of the worst rates of auto fatalities in the world, and about 80% of those being held in prisons as a result have yet to be sentenced.

Corruption can also impact travelers when drug dealers and police work together to trap them into paying bribes. Travelers who accept an offer to buy drugs may find themselves having to pay a substantial sum of money to the police officer, who appears out of nowhere to arrest them after making the transaction.

Avoid buying or using any illegal substances, and if you do get into strife, contact your embassy or consulate for assistance.



Crime

Caribbean islands have varying crime levels, with murder rates some of the highest in the world. Most violent crimes are associated with gang warfare and drugs, but travelers are definite targets when it comes to theft, scams, and assault.

Drink spiking

By all means, kick back with a drink or two at a beach bar or nightclub, but keep an eye (or hand) on your drink at all times. If you need to use the restroom or want to hit the dance floor sans beverage, hand it to someone you know and trust, rather than leaving it on the bar.

Drink spiking with "date-rape" drugs such as GHB and Rohypnol is a known problem on many of the islands – Jamaica, Honduras, and The Bahamas among them. After losing consciousness, victims are robbed, assaulted, and then abandoned, leaving them vulnerable to

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further violations. Watch drinks being poured, refuse drinks from strangers, and mind your alcohol intake.

Harassment

Impoverished islanders who rely solely on holidaymakers to earn money can resort to aggressive tactics to make a sale. An assertive “no” is necessary to ward off pushy vendors.

Avoid eye contact and keep walking when vendors or taxi drivers call out to you as you’re walking past. If you’re pursued, be firm but polite in your refusal and keep walking.

Child beggars can pull at your heart strings, but their requests for money can border on harassment, and giving them money may encourage them to continue begging instead of going to school.

Young women are likely to encounter cat calls and sexual advances from local men. Persuasive and even forceful pick-up strategies are used, particularly in and

around bars at night, so try to avoid going solo, and dress fairly modestly.

Both men and women may be approached by prostitutes hustling for paid sex. Some travelers are attracted to the Caribbean because of its sex tourism industry, but all visitors are potential clients in the minds of local sex workers as a result. A firm “no” will be called for if this isn’t for you.

Those who do engage in sexual encounters should take precautions and be aware of the risks – the Caribbean is second only to Africa in the prevalence of HIV.

Theft

Cash, mobile devices, cameras, passports, and jewelry are all hot commodities in the Caribbean, with theft the most likely crime to affect travelers. Resorts often have their own security officers patrolling the entrance and grounds as a result, but remember to



BANNED ACTIVITIES

CAMOUFLAGE

Military fatigues may be a fashion statement or serve as everyday wear where you’re from, but on several Caribbean islands they are illegal.

Barbados, Jamaica, Grenada, Dominica, St. Lucia, and St.

Vincent have a zero-tolerance attitude to camouflage being worn by anyone who isn’t in the military, whether it’s a hat, bag, wallet, or clothing.

DRUGS

Drugs are illegal (and dangerously potent) in the Caribbean, so it is advisable to steer well clear. Don’t be surprised if you’re offered “ganja” (cannabis) by a local during your stay. Despite its obvious influence on Rastafarian culture in Jamaica and beyond, the drug is illegal. If you’re caught with marijuana, heroin, cocaine, or any other illegal drug, arrest and imprisonment is likely. Prison conditions are crowded and unpleasant and the justice system questionable. Consider yourself rewarned.



keep the doors and windows of your room locked and make use of the safe for any valuables – or better yet, leave them at home.

Theft from rental cars is a concern, and rental cars and boats themselves are susceptible to being stolen for joyriding or stripping for parts.

Motorcycle and moped riders are known to snatch handbags, cell phones, and backpacks slung over one shoulder from travelers as they zip past. Valuables left on the beach while you swim are also fair game.

Dressing like a local can minimize your chances of standing out as a potential target, no matter your skin color. Avoid wearing souvenir t-shirts that identify you as a foreigner, and pay attention to your surroundings – if you notice you're being followed or your belongings are being scoped out, you're more likely to have the time to take preventative action (changing course, or approaching the nearest police

officer, for example).

If you hire a car, keep the windows and doors locked. Carjackings happen and thieves have been known to stop cars by throwing rocks at them, before robbing drivers at gunpoint.

Violent crime and sexual assault

The Bahamas has one of the highest rates of rape in the world, with attacks occurring at all times of day. Assaults are concentrated near hotels, casinos, and nightclubs, as well as beaches after dark. Excess alcohol consumption increases the risk of attack, but daytime joggers and young girls have also been targeted.

Take the same care no matter which island you're visiting – sexual assaults can and do occur throughout the Caribbean.

Ask front desk staff about no-go areas if you want to go out exploring. Jamaica declared a state of emergency in parts of Montego Bay and Negril this year, imposing curfews and dramatically increasing police presence to reduce escalating murder rates. Unwittingly wandering into these areas can be disastrous.

In Trinidad and Tobago, violent crime is on the rise, with travelers advised to avoid downtown Port of Spain at night – travelers have become victims of robberies and assaults at gunpoint there.

Muggings are a potential problem throughout the Caribbean. Robberies can quickly turn violent if travelers resist handing over cash or valuables – losing them is better than being left with the trauma and potential injury that come with an assault.

Crowd safety

Festivals, street celebrations, holidays, and peak times such as Spring Break draw the crowds, but an increase in visitor numbers inevitably leads to a spike in petty theft. Leave valuables in your hotel room safe, and take extra care. Nothing kills the festive mood like becoming a victim of theft.



Safety Tips for Solo Women Travelers in Jamaica

Dress like a local – no “Jamaica” branded t-shirts and clothing, and no fanny packs. They're one of the quickest ways to signal you're a visitor and make you a target for theft.

Limit all public displays of affection, regardless of your sexual orientation. Jamaica is a conservative place when it comes to this.

Don't give detailed information about your itinerary or departure date. Many crimes against visitors occur the night before they leave the island. Give the wrong dates if you feel pressured for information.

Hire drivers from reputable tour companies or with chartered (registered) taxis. Avoid taking “route-taxis” that are filled with only male passengers.

To meet local women, consider the Jamaica Tourist Board's “Meet the People” program where foreigners are matched with Jamaicans for a more intimate look at Jamaican life.

Diedre McLeod

Health & Hygiene

Mosquito-borne diseases, food safety, and water contamination are some of the risks to be aware of.

Water quality

Drinking-water quality varies throughout the Caribbean. If water quality is in question, play it safe by drinking bottled water (making sure seals are intact), and avoid ice cubes in drinks. Or to be more environmentally friendly, treat or boil water or use water bottles with filters that eliminate harmful bacteria.

Water quality is likely to be affected if a hurricane or serious tropical storm has recently passed through. Swimming off the coast can also be hazardous after extended heavy rain and storms, which can cause contaminants to wash into the ocean. Check with your hotel before taking a dip.

Pollution

Water and air pollution are unlikely to be apparent to travelers enjoying the crystal-clear waters and blue skies of the Caribbean. Action is being taken to counter the mountains of plastic waste that end up in the region's oceans, with bans or near-bans on single-use plastic bags and Styrofoam products. Supporting businesses that are making an effort to curb emissions and waste is one way to protect the local environment.

Food safety

Hygiene practices at major resorts are generally of a high standard, minimizing the chance you'll suffer the dreaded diarrhea that can come with international travel. Dysentery and hepatitis, caused by consuming contaminated food and water, are also unlikely if you're eating primarily at resorts.

But you'll be missing out on a lot of delicious food and culture if you don't eat

at local restaurants. They're usually fine, too, but if there are signs it isn't clean, avoid it. There are countless cases of food poisoning on the islands each year, often caused by improper handling of seafood.

Checking with your accommodation before eating out is a smart move. If you're dining out on an island where you're concerned about water quality, avoid unpeeled fresh fruits and uncooked vegetables.

Diseases and vaccinations

The World Health Organization (WHO) has given most countries in the Caribbean a Category 1 classification when it comes to the Zika virus – it is prevalent. Zika is particularly dangerous for pregnant women because of the deformities it can cause fetuses in-utero. The virus spreads primarily via mosquito bites, but can also be sexually transmitted.

Pregnant women should avoid the Caribbean entirely to avoid exposure to Zika. Travelers should apply mosquito repellent throughout their trip to protect themselves from not only Zika, but also malaria, Dengue fever, Chikungunya virus, Chagas' disease and leishmaniasis – and harmless but itchy bites.

Hepatitis A is a viral infection of the liver contracted by consuming contaminated water, food, or ice, and occurs throughout the islands of the Caribbean. Fortunately, the vaccine for Hepatitis A is safe and effective.

HIV/AIDS is prevalent in the Caribbean, particularly The Bahamas, Jamaica, Trinidad and Tobago, and the Dominican Republic. Heterosexual sex, often involving sex workers, is the most common way HIV is spread in most countries, but in Puerto Rico and Bermuda, HIV infections almost always arise from intravenous drug use.

Practicing safe sex and avoiding drug injection is, of course, the way to protect yourself. Victims of violent crimes, especially rape, should seek immediate medical assistance.

There are countless cases of food poisoning on the islands each year, often caused by improper handling of seafood



Essential Travel Insurance Tips

The Caribbean islands aren't always paradise. That's why there's travel insurance. Here are a few situations that you could encounter, and tips on how you can get the most out of your coverage.

Severe weather

Hurricanes and tropical storms are among the biggest threats of your trip turning upside down. If your flight has been canceled or your hotel is unable to accept visitors, you may qualify for trip cancellation or interruption benefits, depending on your country of residence. Timing is key here: You need to have bought your plan before the storm was announced. You also won't be eligible for coverage if you cancel because of a few knocked-down trees or the forecast is cloudy and gray.

Street crime

Street crime and petty theft, such as pickpocketing and mugging, are unfortunate realities in the Caribbean. Should that happen to you, get to safety first and go to the local authorities to report the incident (don't forget to get a copy of the report). World Nomads' 24/7 Emergency Assistance team can give you a hand with whatever you need in a crisis, such as helping to locate health care facilities or consular services and contacting family members.

If your personal belongings get swiped under your supervision, besides reporting the incident, you'll also need the original receipts for the items. Your policy may have per-item and maximum limits and exclude coverage of high-value items or cash.

Adventure

The Caribbean often feels like a non-stop adventure, from snorkeling in crystal-clear water and trekking amid cloud forests to swimming under cascading waterfalls.



Whatever the activity, it's important to choose the right level of coverage. Read the policy wording, browse the World Nomads' Help Center, or contact our customer service team to see if what you're planning to do is covered under your plan. You may have to pay an additional premium for an adventure sports upgrade or purchase the Explorer plan instead of a Standard.

Certain adventures may also have special requirements which, if you don't comply, could affect your coverage. These could be getting certification for your activity or booking the excursion with a qualified, licensed operator. It could also be as simple as abiding by safety practices, whether or not they're required by local law.

It's never a good idea to guzzle multiple frozen daiquiris before scuba diving, or go hiking solo when you're just a beginner and have a poor sense of direction. Your coverage is contingent upon your

Whatever activity you plan to do, it's important to choose the right level of coverage

Get our smart, flexible **Travel Insurance** here



responsible behavior. So, best to refrain from anything that would be likely to get you in trouble. Also, be sure to check your policy for exclusions, such as unguided dives or search-and-rescue missions.

Medical emergencies

Surfing accidents, sunburn and dehydration, food poisoning, or – heaven forbid – an act of violence. Major and minor occurrences can happen in the Caribbean, and believe us, they do...no matter how careful or prepared you think you are.

















The first thing to remember is to contact the 24/7 Emergency Assistance team, who will need to approve your surgical procedures, medical treatment, or evacuation before you go forward with them. Otherwise your coverage may be reduced or invalidated.

Remember: deductibles may apply; any emergencies due to pre-existing conditions aren't included unless specified in your policy; and your plan only covers emergencies, not routine or preventative care, such as eyeglass prescriptions.

All of the information we provide about travel insurance is a brief summary only. It does not include all terms, conditions, limitations, exclusions and termination provisions of the travel insurance plans described. Coverage may not be available for residents of all countries, states or provinces. Please carefully read your policy wording for a full description of coverage.

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