

Can you be too old to buy dive travel insurance?

By Bonnie McKenna

I have never thought of myself as old, despite my chronological age telling me so. I am in good physical shape, I have been diving since I was 14-years old, I work-out 5-6 days a week, don't take medications, travel internationally and have a sunny, bright outlook on life. The idea of being old was rudely brought to my attention when I attempted to purchase travel insurance.

I recently signed up to take a class in wide-angle photography in the Caymans. I travel extensively and know how quickly the best of travel plans can go awry. So, I thought, perhaps I should purchase travel insurance to protect the cost of the class.

I was exhibiting at DEMA, and there were two big dive insurance carriers also attending; it was a perfect time to check out their plans and costs. My first stop was to Dive Assure (it was closest to my booth) to inquire about their travel insurance packages. The woman working the booth sat me down and began taking my information. As soon as she asked my age she abruptly stopped, looked me in the eyes and said, "I am sorry, but we do not insure anyone over the age of 75." If you are a diver and anywhere close to this age I would hope your answer to that statement would be the same as mine. "Why?"

I next stopped at DAN where I asked if they insured people aged 75 or older. Unfortunately, I was not given the correct information. But, with a phone call to DAN and to their underwriter Travel Guard, I learned that all of DAN's insurance policies are purchasable up to 90 years of age.

When I returned home, I decided to do some research on travel insurance to find out if there are age limits on other programs and try to find an answer to "why?" I began by Googling 'travel insurance' and found a heading that looked promising: *Choose From 27 Top Rated Plans Below*. In the detail section I asked for \$4000 trip coverage. The resulting analysis for the 27 plans ranged from the most expensive that covered up to 100% for trip cancellation, up to 150% for trip interruption, up to \$1,000,000 medical evacuation, up to \$250,000 medical protection, baggage loss up to \$1,500, flight accident up to \$100,000 for the grand total of \$817.31. The least expensive insurance plan was \$264.00 covering only the \$4000 for trip cancellation. This list of 27 plans is by no means exhaustive, there are many more insurance agencies and programs out there, but it gave me a place to start my research.

If, after speaking with an insurance agency representative and not getting a substantial answer to my questions, I contacted the agency's underwriter. I found that most agencies limited selling coverage to persons 90 or 100 years of age, with a caveat: if a person is taking a trip that includes such things as diving, mountain climbing, sky diving or any activity that the insurers deem dangerous, there might be additional costs. The "why" they reason is that older people and people engaged in dangerous activities are more prone to have higher medical expenses; hence the restrictions and higher costs. Of course, I was looking for an answer in my favor, but alas, I guess I have to own up to the truth.

Since my first shock about travel insurance being age dependent was from Dive Assure I sought out their underwriter. Despite four tries, I was unable to reach their main offices, but did receive this message from one of their agents:

"Different insurance companies offer different scopes of coverage, including different restrictions and conditions. The underwriter who issues our policies has an age limit of 75 for all programs and products that they issue and underwrite.

"...there are a few companies who offer trip cancellation etc., that do not have the this age condition, however, unfortunately, it is not the case with our programs at the moment."

This article is not intended to call out any agency; insurance companies live and die (no pun intended) by statistics. I wrote this trying to find and answer to the question of “why” a person aged 75 or greater would be denied the purchase of travel insurance.

Not age related, but something else to consider when purchasing travel insurance. This recently appeared in the Dec. 12 *Undercurrent update*, the online dive e-zine.

“We are all guilty of trying to get the least expensive travel insurance deal possible. It’s only when we need to file a claim that we check the small print of the policy -- often to our dismay. Insurance companies are not beneficent uncles waiting to make you financially whole even if their advertising promises that. They’re in the game to make money and pay out only when they must.”

Lessons learned: When purchasing travel insurance, the answer is: *caveat emptor* and do your homework!