

India Travel Insurance Guide

What to look for in a travel insurance policy for an India trip, and the coverage gaps that catch travelers out most often.

WHY THIS GUIDE

Travel insurance comparisons online are mostly written for generic European city breaks, not a multi-week India itinerary involving adventure activities, remote regions, or pre-existing conditions. This guide focuses on the coverage questions specific to an India trip, without recommending or pricing any specific policy.

WHAT TO CHECK BEFORE BUYING

Read past the headline price to the actual coverage terms.

- Confirm medical coverage limits are high enough for private hospital treatment, which is what most travelers use in India's major cities
- Check whether the policy covers medical evacuation, including to a different city or out of the country if needed
- Look at whether pre-existing conditions are covered, excluded, or covered only with a declared add-on
- Confirm coverage for trip delays and cancellations, especially relevant given monsoon-season flight disruptions
- Check the policy's adventure-activity list specifically if your trip includes trekking, rafting, diving, or similar — many standard policies exclude these by default
- Verify the claims process — what documentation you'll need from a hospital or police report, and how claims are filed while still traveling

Coverage terms, exclusions, and pricing vary significantly between insurers and change over time — compare current policy documents directly rather than relying on summaries.

INDIA-SPECIFIC COVERAGE GAPS

A few categories are easy to overlook.

- Altitude-related coverage if your itinerary includes Ladakh, Himachal, or other high-altitude regions
- Coverage for theft or loss of valuables in transit, particularly for travelers carrying photography or trekking equipment
- Coverage that extends to private guides or drivers' liability isn't your responsibility to insure, but confirm your own policy covers you as a passenger in hired vehicles
- Repatriation coverage in the event of serious illness or death — a difficult thing to think about, but worth confirming is included
- Coverage during planned wellness or medical-adjacent activities (like certain Ayurvedic treatments), which some general policies treat differently from standard sightseeing

WHEN AND HOW TO BUY

- Buy insurance as soon as you book non-refundable travel — many cancellation benefits only apply to costs incurred after the policy start date
- Re-read your policy's definition of "pre-existing condition" and disclosure deadlines — some require disclosure within days of booking
- Keep a digital and printed copy of your policy number and emergency contact line accessible throughout the trip, not just saved in email
- If your itinerary changes significantly (added trekking, remote regions), check whether your existing policy still covers the new plan