





# You Planned for Everything. Except the Definitions.

You packed the sensible shoes and high-SPF sunscreen. You were the poster child for 'Adulting' and bought the insurance. But when a dizzy spell in Kyoto or a stumble in Rome leads to a hospital visit, being responsible isn't enough.

Insurance companies aren't just being "mean." They operate on a strict diet of definitions and data. To get paid, you have to understand their language.

**The disconnect between your innocent reality and their rigid policy logic is where claims are lost.**

# The Odds Are Getting Worse

**17.8%**  
Potential National  
Denial Rate

Lato

(Source: 2025 Transparency in Coverage report)



Claim Types

(Source: Squaremouth 2024)



Top Reason for Rejection

Denial rates are climbing. Your 'innocent' omission is their 'material fact'.

# The 5 Phrases That Are Kryptonite for Your Payout

To get paid, we must translate your travel anecdotes into underwriter logic.

## TRAVELER SAYS

- It's just a minor check-up.
- I've been feeling a bit off.
- The hospital said I should stay.
- I didn't think I needed the receipt.
- I had a glass of wine with dinner.



## INSURER HEARS

- **Pre-existing Condition.**
- **Unstable Health Status.**
- **Lack of Medical Necessity.**
- **Incomplete Documentation.**
- **Alcohol Exclusion.**

# Trap #1: The “Minor Check-up”

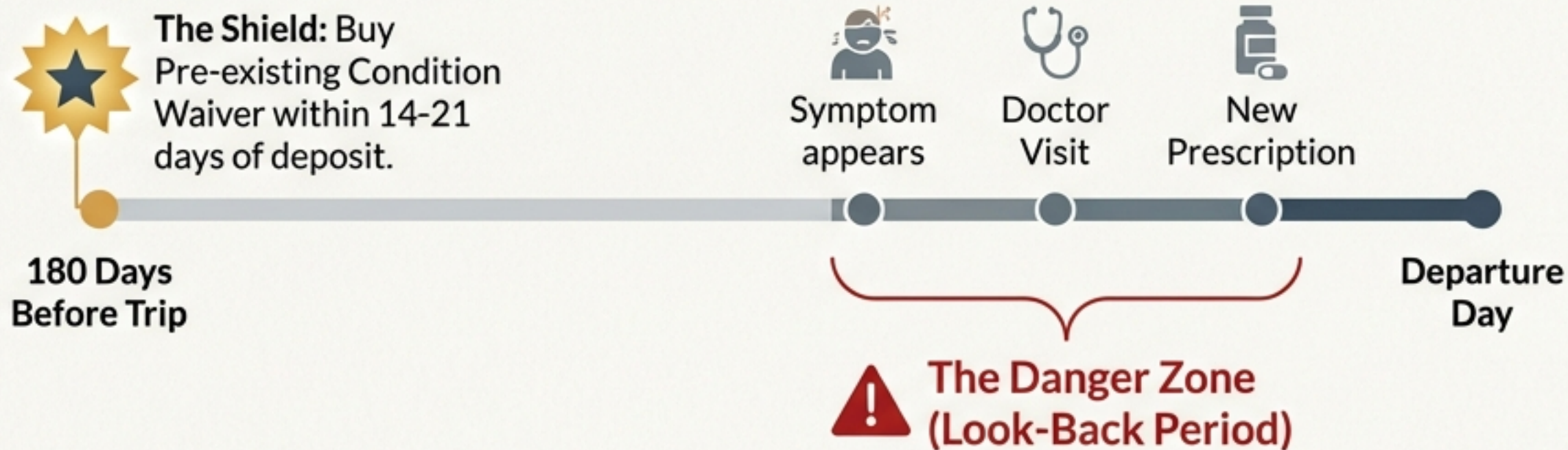


Traveler says:  
“It’s just a  
minor check-  
up.”

## Insurer Hears: Pre-existing Condition

The “*Look-Back Period*” is usually 60 to 180 days before your trip.

Even if you weren’t officially diagnosed, seeking advice, changing meds, or having a symptom counts as pre-existing.



# Trap #2: The “Feeling Off” Changes

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**Traveler says:**  
“I’ve been  
feeling a bit off  
My meds were  
adjusted.”

## Insurer Hears: Unstable

If a doctor adjusts a dosage—even for maintenance blood pressure—three weeks before the trip, you are no longer “stable”. Nearly 25% of denied claims stem from failure to disclose this change.



**The Fix:** Update your policy immediately upon any health change. Don’t wait until you are in an ambulance.

# Trap #3: The ‘Hospital Stay’ Decision

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**Traveler says:**  
“The hospital said I should stay... I want the private room.”

## Insurer Hears: Lack of Medical Necessity

Going Against Medical Advice (AMA) or choosing a luxury private hospital when a standard one is available can void coverage for “excess” costs.



**The Golden Rule:** Call the 24/7 Assistance Line BEFORE agreeing to major treatment.

- Let them coordinate the care. If they book it, they pay for it.

# Trap #4: The Receipt Void

“

Traveler says:

“I didn’t think I needed the receipt.””

**Insurer Hears:  
Incomplete  
Documentation**

“Take my word for it” doesn’t work. Insurers require the final itemized bill, not just a credit card slip.”



**The Fix:** Create a “Digital Folder”.  
Photograph every document immediately.

**Translation Alert:** If the bill is in a local language (e.g., Thai), demand an English version before you fly home.

# Trap #5: The Dinner Drink

“

**Traveler says:**

“I had a glass of wine with dinner.”

The hospital said I should stay... I want the private room.

## Insurer Hears: Alcohol Exclusion

You don't have to be falling-down drunk. If the medical report mentions “alcohol” in the context of an injury, the insurer has a loophole for denial.



**Actionable Advice:** Narrative Control: Ensure the medical report records the environmental cause (e.g., “uneven sidewalk”), not your dinner beverage.

# Your Step-by-Step Claim Protection Protocol

1	<b>The 14-Day Rule</b> Buy insurance <b>immediately</b> after <b>booking</b> to lock in waivers.
2	<b>Define “Stable”</b> Ask your doctor: ‘ <b>Has my plan changed</b> in the last 90 days?’ If yes, disclose it.
3	<b>Phone First</b> Save the insurer’s <b>international emergency number</b> now.
4	<b>Paper Trail</b> Create a <b>digital folder</b> of every <b>receipt</b> , note, and report.
5	<b>The Boring Book</b> Read the ‘ <b>Exclusions</b> ’ page. It’s the only book that can save you \$50,000.



# Travel with Peace of Mind



Don't let a technicality ruin your Golden Years. You've earned this trip—protect it.

**Have you had a claim denied?**

Share your story.

**Subscribe** for our free E-Book:

"Retirement Passive Income: Funding Your Golden Years with Ease".

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