



Stop thinking like a traveler. Start thinking like an underwriter.

The \$50,000 Mistake

Why Senior Travel Insurance Claims Get Denied (And How to Fix It)



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)



(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

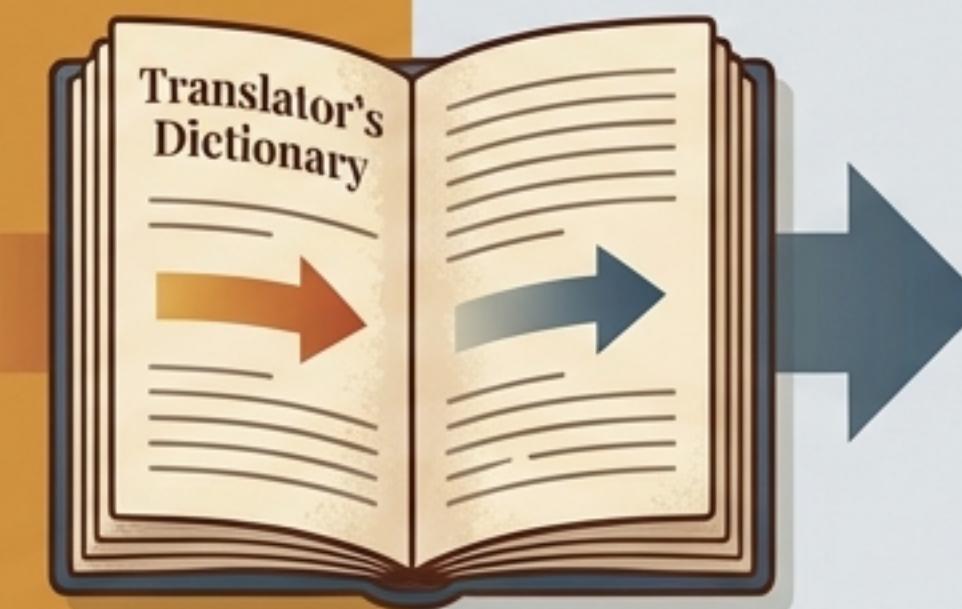
To get paid, we must translate your travel anecdotes into underwriter logic.

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”

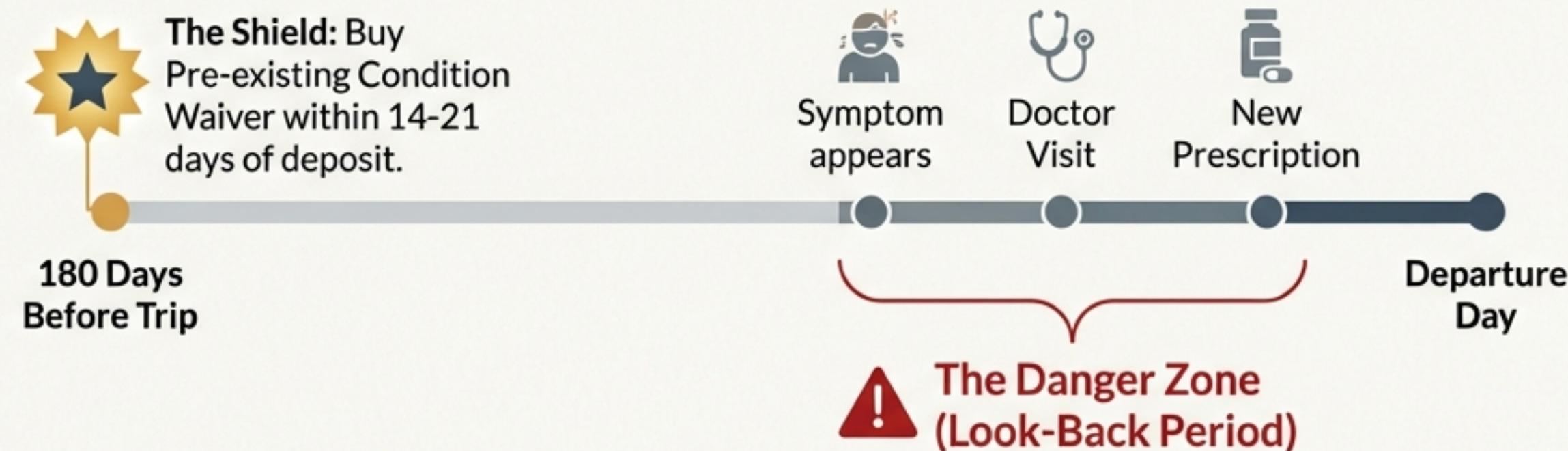
“

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

“

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

“

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	<h2>The 14-Day Rule</h2> <p>Buy insurance immediately after booking to lock in waivers.</p>
2	<h2>Define “Stable”</h2> <p>Ask your doctor: ‘Has my plan changed in the last 90 days?’ If yes, disclose it.</p>
3	<h2>Phone First</h2> <p>Save the insurer’s international emergency number now.</p>
4	<h2>Paper Trail</h2> <p>Create a digital folder of every receipt, note, and report.</p>
5	<h2>The Boring Book</h2> <p>Read the ‘Exclusions’ page. It’s the only book that can save you \$50,000.</p>



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".

Eat Run Travel Retire
info@eatruntravelretire.com

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