



Contact
Sandra Guiry
416.324.2018
Sandra.guiry@ipsos-reid.com

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**THREE IN FIVE (60%) TRAVELERS NEVER PURCHASE TRAVEL
INSURANCE WHEN THEY TRAVEL OUT OF THE U.S.
YET, ONLY ONE-QUARTER (26%) STRONGLY AGREE THAT THEY
KNOW THE LIMITATIONS OF THEIR COVERAGE THROUGH
CREDIT CARDS OR PRIVATE HEALTHCARE WHEN TRAVELING
OUT OF THE COUNTRY**

Washington, DC- According to a RBC Insurance poll, three in five (60%) Americans who have traveled outside of the country for a leisure trip in the last three years, say they never purchase travel insurance when they travel out of the country, and another 6% did so only rarely. Just one-quarter (26%) say they always (18%) or usually (8%) purchase travel insurance for trips outside of the U.S. An additional 7% say that they purchase travel insurance only occasionally. The poll was conducted by telephone to a representative sample of 1,000 adults Americans nationwide by Ipsos-Public Affairs.

Even fewer travelers purchase travel insurance when they are traveling at home. Just 8 percent say that they always (5%) or usually (3%) purchase travel insurance when they travel within the U.S., while more than three-quarters (77%) say that they never purchase insurance for domestic travel.

The primary reason travelers say they rarely or never buy travel coverage is the belief that they don't need it (33%) or that they that don't buy it because already have coverage through work or credit cards (11%). However, the results of the survey also highlight a significant minority (37%) of travelers who admit that they do not know exactly the limitations of their insurance coverage through private health care and credit cards when traveling internationally and one-quarter (24%) are not clear about their coverage when traveling domestically.

Other highlights from the survey include:

- 41% of Americans (32% of travelers) have never heard of travel insurance.

- Older Americans are more likely to have heard of travel insurance than younger Americans (45% of 18 to 34 years old; 61% of 35 to 54 years old; 67% of 55 years old and older).
- Higher income Americans are also more likely to have heard of travel insurance (40% of those with an income of \$25,000 or less; 59% of those with an income between \$25,000 and \$50,000; 68% of those with an income of \$50,000 or more).
- 58 percent of Americans say that it is important for their travel agent to explain the benefits of purchasing travel insurance (31% very important and 27% somewhat important for their travel agent to explain the benefits of purchasing travel insurance).
- Younger Americans are more likely than older Americans to think it is important for travel agents to explain the benefits of purchasing travel insurance (64% of 18 to 34 years old; 55% of 35 to 54 years old; 54% of 55 years old or older).

These are the findings of an Ipsos Public Affairs /RBC Insurance survey conducted between January 16th to 18th, 2004. The poll is based on a randomly selected sample of 1,000 adult Americans. With a sample of this size, the results are considered accurate to within ± 3.1 percentage points, 19 times out of 20, of what they would have been had the entire adult U.S. population been polled. The margin of error will be larger within regions and for other sub-groupings of the survey population. For example, the margin of error on the proportion of Americans who have traveled either within or outside of the U.S. for leisure within the last three years is $\pm 4.4\%$ (n=516). These data were statistically weighted to ensure the sample's regional and age/sex composition reflects that of the actual American population according to recent Census data.

For more information on this release, please contact:

Sandra Guiry
Senior Research Manager
Ipsos-Public Affairs
1.416.324.2018
Sandra.guiry@ipsos-reid.com

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