

BUYER'S GUIDE

Travel Insurance for Ecuador Trips

What travel insurance usually covers

- Emergency medical care and medical evacuation while traveling.
- Trip cancellation and interruption (often a defined reason list).
- Lost, stolen, or delayed baggage up to a stated limit.
- Travel delay and missed connection (often after 4–6 hours).
- 24/7 emergency assistance with a hotline number on the voucher.

What it usually does NOT cover

- Routine care in Ecuador (use your health plan instead).
- Pre-existing condition flare-ups (unless specifically covered or waived).
- Adventure activities (high-altitude trekking, scuba) — read the fine print.
- Canceling for any reason — only listed reasons typically trigger a payout.

When a separate travel plan makes sense

- You are visiting Ecuador for under 90 days and do not have a local plan.
- Your Ecuador health plan excludes care outside Ecuador.
- You are taking an expensive multi-leg trip where cancellation coverage matters.
- You want emergency medical evacuation to your home country.

Tip

Buy travel insurance shortly before you book flights (or right after) so a wider cancellation window is in force. Save the policy number and hotline phone in your phone's notes before you leave.