



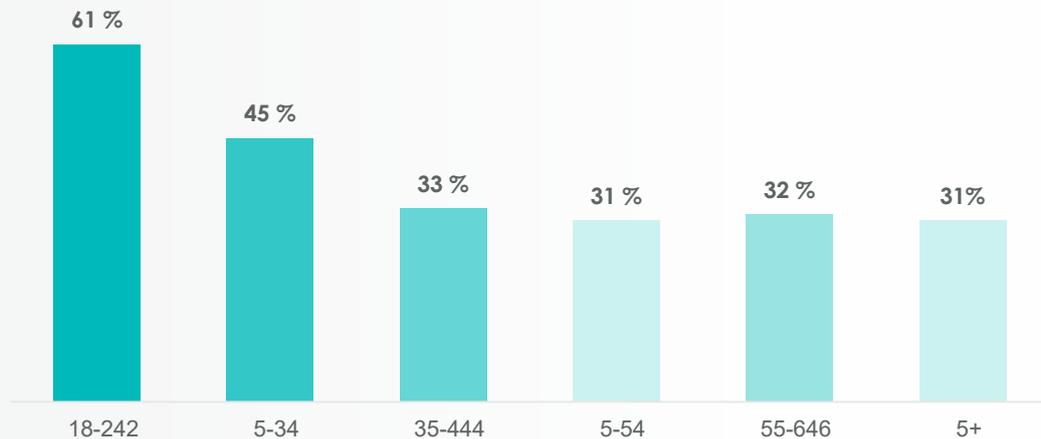
TRAVEL INSURANCE PURCHASING BEHAVIOUR REPORT

July 19th, 2021

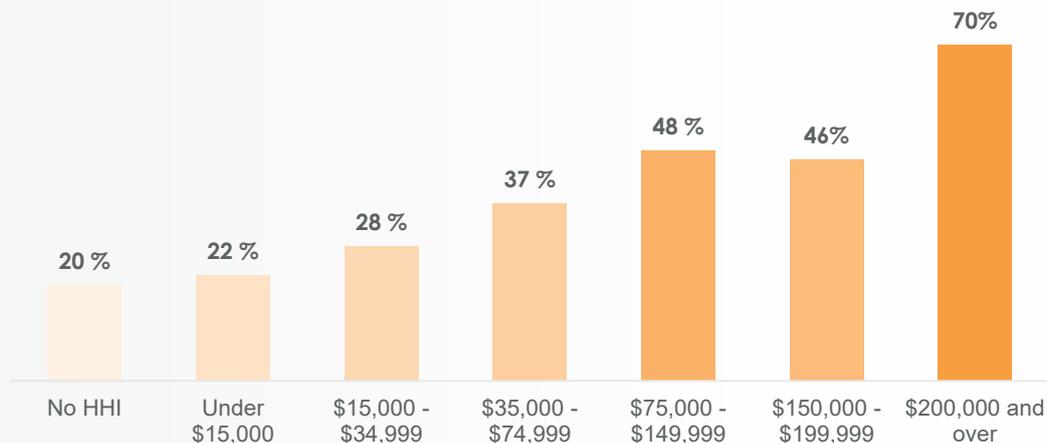


TRAVEL INSURANCE PURCHASING HABITS

When booking for a vacation abroad in the past, at what point, if at all, have you purchased travel insurance? **By age**
% has booked travel insurance in the past



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When purchasing travel insurance, Americans say the biggest influence on their decision to buy travel insurance is the price (65%), followed by a flexible/customizable policy to suit their needs (54%), a transparent policy (33%) and customer service (31%).

Americans most commonly find travel insurance through the travel supplier's website (e.g., airline, hotel, car rental company) and/or an online travel agency (both 28%). This is followed by the travel advisor/agent (25%), through a search engine (23%), and on travel insurance cost comparison sites

(20%). However, those aged 25-34 are most likely to find their travel insurance via a search engine, as this figure increases to 38% and is the place this age group are using to search for travel insurance the most. Americans are least likely to find travel insurance through credit card benefits (16%) and via word of mouth (15%).

TRAVEL INSURANCE PURCHASING HABITS

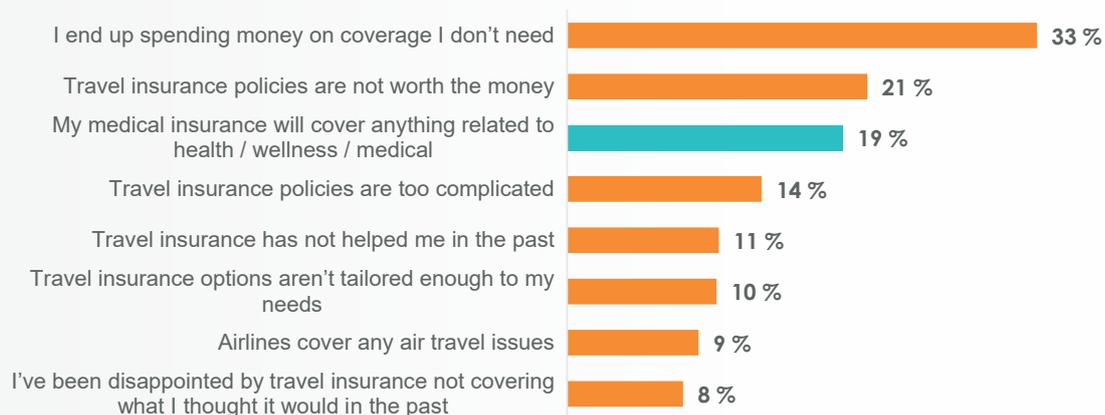
One fifth of Americans believe medical insurance can cover their travel mishaps

One fifth (19%) of Americans consider not purchasing travel insurance because their medical insurance will cover anything related to health, wellness, or medical. This is in the top-three considerations for Americans to not purchase travel insurance, underscoring it as a common misconception since medical insurance often does not consistently provide the same coverage that travel insurance does.

A third of Americans (33%) won't consider purchasing travel insurance because they might end up spending money on coverage they don't need, making this the top barrier for Americans when it comes to purchasing travel insurance. This increases for those aged 25-34 and 35-44, where close to two fifths (both 37%) find this to be a barrier to purchasing travel insurance.

When it comes to travel insurance, Americans seem to have had a good experience. Under one in ten (8%) say they might consider not purchasing it because they have been disappointed by travel insurance not covering what they thought it would in the past.

Why might you consider not purchasing travel insurance? Please select all that apply.



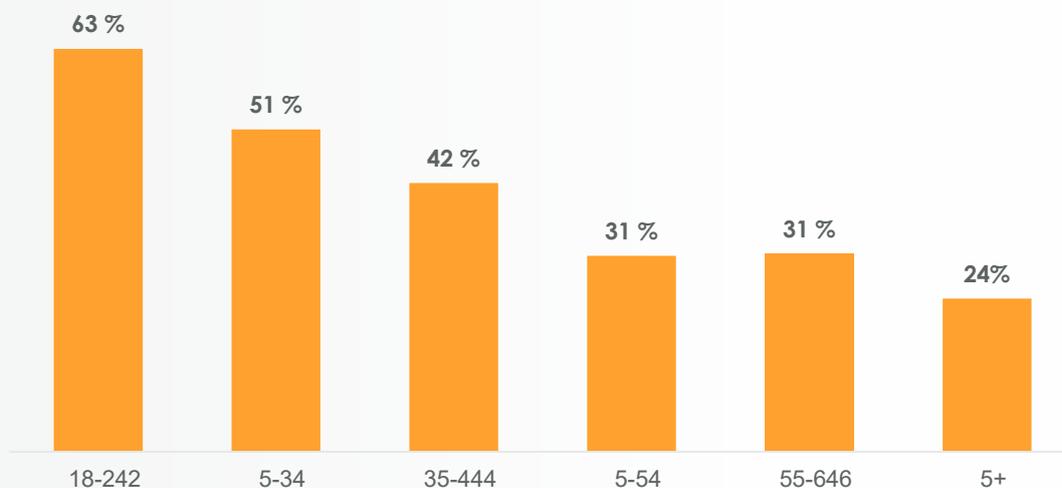
TRAVEL IS BACK IN 2021 AND 2022

Over six in ten 18–24-year-olds plan to travel abroad in 2021 or 2022

Two fifths of Americans (39%) have either booked or plan to book an international trip for 2021 or 2022. Among those who have already booked their travel abroad for 2021 and 2022, 72% have either booked or looked into purchasing travel insurance, suggesting that Americans are becoming more inclined to protect their trips.

International travel is more likely among younger Americans. Over six in ten (63%) 18–24-year-olds and half (51%) of 25–34-year-olds plan to do so, compared to three in ten those aged 45–54 and 55–64-plan to do the same (both 31%).

Travelling abroad in 2021 or 2022 by age
% booked/plan to book a trip abroad



Mexico, Bahamas, and Italy make up Americans' top three destination sites

Overall, Mexico is the most popular country Americans plan to visit in 2021 or 2022 (13%), followed by the Bahamas (9%), Italy (9%), Canada (7%), and Germany (7%).

The most popular country Americans are planning to visit in 2021 or 2022 varies by age group. Mexico is an especially popular destination among those aged 35-44, where one fifth (19%) of international travelers in that age group plan on visiting the country

Among the European countries, Italy (9%), Germany (7%), France (6%), Spain (5%), and Greece (3%) make-up the top 5 destinations. In the Caribbean, the top 5 countries Americans plan to visit include the Bahamas (9%), Jamaica (5%), Aruba (4%), the US Virgin Islands (4%), and the Cayman Islands (3%).



Adventure is the most sought-after travel experience for 25–34-year-olds

The most sought-after travel experiences for Americans travelling abroad in 2021 and 2022 are culture (17%), relaxation/wellness (15%), and visiting family/friends (15%).

Over one in ten (14%) of Americans travelling abroad in 2021 or 2022 state they are most interested in seeking out 'Adventure' during their trip. This number rises to one fifth (20%) among those aged 25–34. This age group finds adventure to be the travel experience of greatest interest to them (20%) compared to the other experiences. In addition, around one fifth (17%) of Americans with no children are interested in adventure while travelling internationally.

When visiting abroad, what travel experience is of most interest?



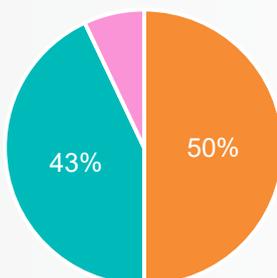
In terms of specific activities, three in ten (30%) Americans travelling abroad in 2021-2022 plan to go hiking. Hiking is especially popular among those aged 25-34, with two fifths (41%) planning to do so on their trip abroad in 2021 or 2022.

Other popular activities Americans travelling internationally plan to do include fishing (22%), camping (18%), backpacking (17%), and sailing (15%). Overall, around three fourths (73%) of Americans travelling internationally in 2021 or 2022 plan on doing one of the adventurous outdoor activities listed during their travel.

Americans traveling abroad in 2021 or 2022 are split over concern about the vaccination rates in the countries they're visiting. While half (50%) are concerned, two fifths (43%) are not and the other 7% are unsure.

Are you concerned about vaccination rates in the country(ies) you're visiting?

Legend: Yes (orange), No (teal), Not sure (pink)



REQUIRING TRAVEL INSURANCE WHILE VACATIONING ABROAD

Two fifths of Americans travelling abroad are unaware that travel insurance is mandatory in certain countries

Among those travelling internationally in 2021/2022, two fifths (39%) are unaware that purchasing travel insurance is mandatory in certain countries, while three in five (61%) claim to have already known this to be the case. Awareness increases amongst younger demographics, and three fourths (75%) of those aged 18-24 who are traveling internationally in 2021/2022 are aware travel insurance is mandatory in certain countries, compared to about half of those aged 55-64 and 60+ (55% and 50%, respectively).

If a country required the purchase of travel insurance, three in five (60%) claim this would not stop them from travelling to that country. This figure rises among older Americans, where eight in ten (79%) of those aged 65+ who are planning to travel in 2021 or 2022 would still go to a country that required travel insurance. Meanwhile, around a quarter (23%) of Americans traveling abroad in 2021/22 would not go to a country that mandated travel insurance, and close to one fifth (17%) are unsure.

Overall, Americans traveling abroad in 2021 or 2022 are likely to purchase additional travel insurance than what is required by the country they are visiting. One third (34%) of Americans traveling abroad are 'fairly likely' to purchase additional travel insurance and one fifth (21%) are 'very likely' to do so. This seems to be especially true for 18–24-year-olds – only 5% Americans travelling abroad in this age group state they are not at all likely to purchase additional travel insurance, while around two thirds (63%) are either very or fairly likely to do so.

ABOUT BATTLEFACE

battleface provides travel insurance benefits and services to travelers visiting or working internationally, including in the world's most challenging destinations. We cover emergency medical treatment, evacuation and accidents, activities and travel to isolated places, with 24/7 assistance and claims services. battleface keeps insurance simple for people going places: into the surf and beneath the waves, across isolated deserts, up the sides of mountains and more. Designed for the needs of the digital traveler, battleface uses innovative underwriting, custom-build approach, established networks, credible partners, seamless API and a 24/7 tech-based services for retail and wholesale. We sell to individuals, groups and membership-based organizations and are fully licensed across the UK, Europe and USA.



www.battleface.com



media@battleface.com



+1.855.998.2928

ABOUT OPINIUM

OPINIUM is an award winning strategic insight agency built on the belief that in a world of uncertainty and complexity, success depends on the ability to stay on pulse of what people think, feel and do. Creative and inquisitive, we are passionate about empowering our clients to make the decisions that matter. We work with organisations to define and overcome strategic challenges – helping them to get to grips with the world in which their brands operate. We use the right approach and methodology to deliver robust insights, strategic counsel and targeted recommendations that generate change and positive outcomes.

