

# Benefits and Coverages

**What is the point of buying overseas medical insurance if it does not cover pre-existing medical conditions? These are the ones we need to get covered. Probability of other illnesses is very low anyway.**

Even though the insurance will not cover pre-existing conditions, it will cover other conditions that were not pre-existing or unrelated to pre-existing conditions. The basic purpose of insurance is to cover you against the **unexpected, unforeseen circumstances**. You may be worried about the pre-existing conditions. However, you never know what may happen in future. A person may get into any health problem such as weather change, allergies in a new place, change of food, cold, fever, flu, diarrhea, pneumonia, food poisoning, snake bites, getting hit by car, falling in snow, or any other small or big health problems like urine infection, heart attack **for reasons not related to pre-existing conditions**. Therefore, it is very advisable to buy health insurance for those traveling abroad.

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Author:

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