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Amadeus Insights

The new rules of travel protection

When travelers buy, why they buy and what turns intent into purchase

Amadeus. It's how travel works better.

Table of contents

Foreword	3 ↗		
Chapter 1 The traveler mindset: travel protection is top of mind but still conditional	6 ↗	Chapter 6 The price ceiling: how much travel protection is “worth it”	23 ↗
Chapter 2 Confidence vs. reality: why understanding coverage still falls short	9 ↗	Chapter 7 One trip at a time: why single trip coverage still wins	26 ↗
Chapter 3 The moment of truth: how and when travel protection is actually bought	13 ↗	Chapter 8 After the trip: the moment of truth	30 ↗
Chapter 4 Why travelers buy (and why they walk away)	17 ↗	Closing The new contract between travelers and travel protection	35 ↗
Chapter 5 What “good protection” actually means to travelers	20 ↗	Methodology	37 ↗



Foreword

In 2017, Skift introduced “**permanxiety**” ⁷, a near-constant state of anxiety that pervades every part of modern life, and that therefore, anxiety is travel’s most profitable product. This remains true today: travel protection hasn’t disappeared, but its purpose has shifted as travelers expect disruption and plan for it.

Since the start, at Amadeus, we embed travel protection distribution in the traveler’s booking journey. As we see traveler’s expectations changing over time, we have considered traveler’s needs to go beyond the traditional insurance products. We facilitate the distribution of travel protection services such as ‘cancel-for-any-reason’, weather and bag protection and more. Throughout this paper, this is why we use the word ‘travel protection’ rather than ‘travel insurance’. In 2026, travel protection is a thoughtful, contextual choice. 74% of travelers buy it for at least one of their trips. Insights from 3,000 travelers show conversion depends on clarity, relevance, and trust. The future is trip-specific, transparent, and integrated protection that fits naturally into the booking process.

Peter Altmann

Vice-President, Mobility and Travel Protection,
Amadeus

Intro

Travel protection is no longer a yes-or-no decision



Travel protection hasn't been rejected; it has been repositioned.

Today, travelers buy it selectively, when it feels justified by the nature of the trip. This creates a market where relevance drives conversion opportunities, not generic bundling. Ultimately, this represents opportunities for travel protection providers.

Key shift:

- **Travelers believe in travel protection**
- **They purchase when they believe there is value**
- **They expect simplicity, affordability, and seamless integration**

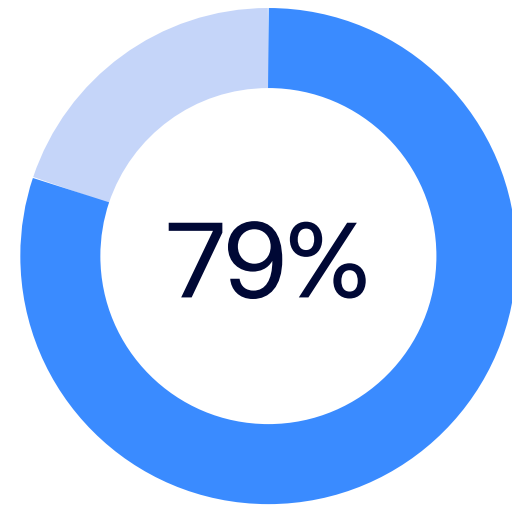
However, is it still correct to say that today, travelers don't assume trips will go smoothly, and that they assume by default that something might go wrong?

This whitepaper explores how travelers think about risk, how and when they buy travel protection, what they value most, and what ultimately drives or blocks conversion.

Top 5 key highlights

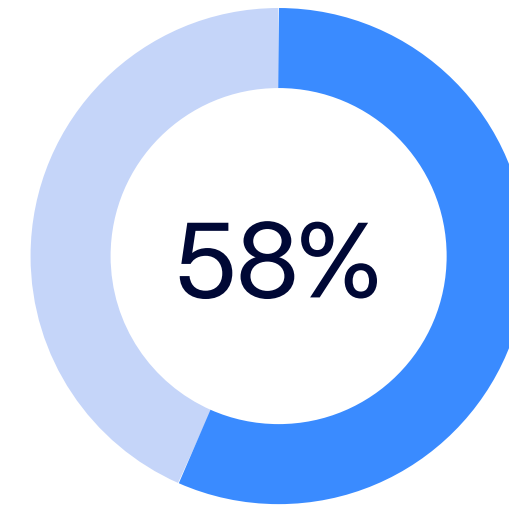
1 Travel protection is still being bought

Nearly **8 in 10 travelers (79%)** still purchase travel protection, confirming its continued relevance.



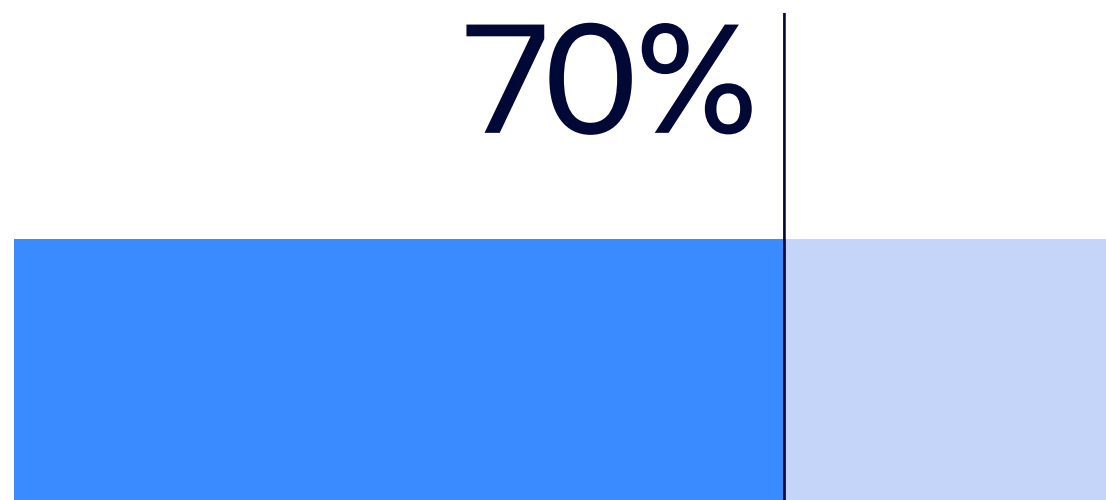
2 A majority believes in travel protection but not all

58% of travelers say travel protection is essential for all trips (nearly 6 in 10 travelers).



3 Risk determines purchase

Those who **traveled internationally** in the past year are more likely to **say travel protection is essential** for all trips (70%).



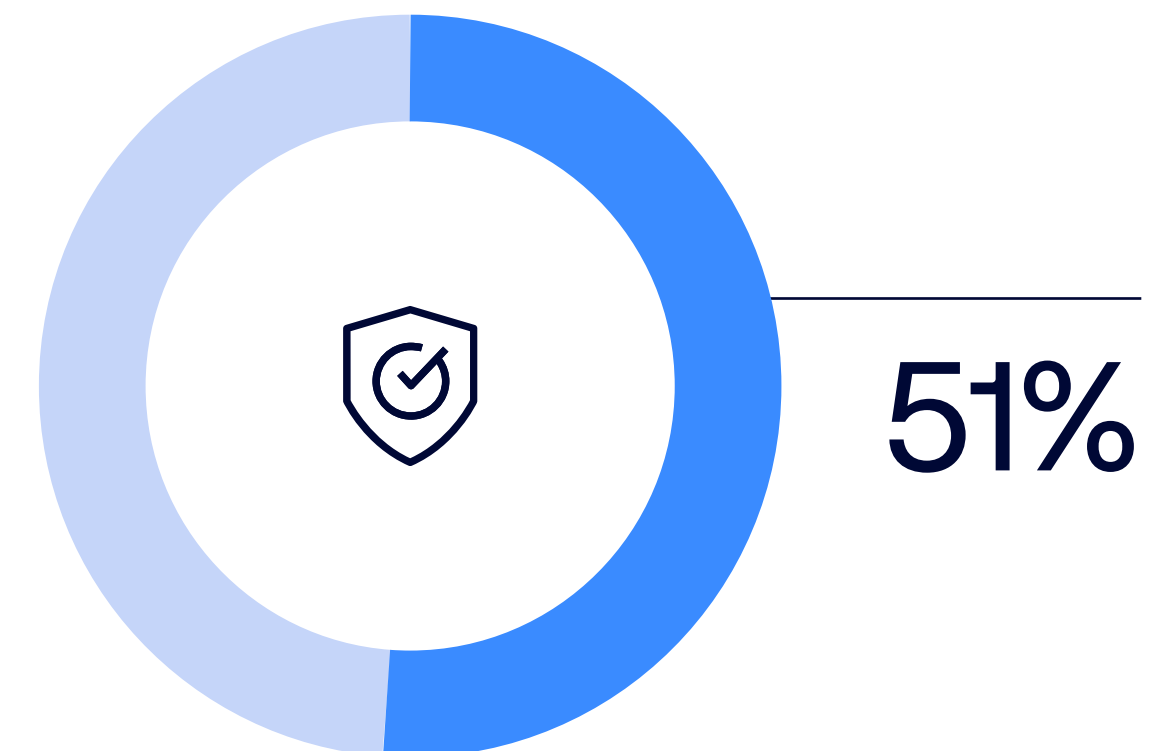
4 Embedding drives conversion

58% are more likely to buy when travel protection is bundled with flights, hotels, or cars.



5 Risk, trip type, and price drive decisions

51% buy because they are concerned about travel risks like illness, delays, or cancellations.



The traveler mindset: travel protection is top of mind but still conditional

Chapter 01

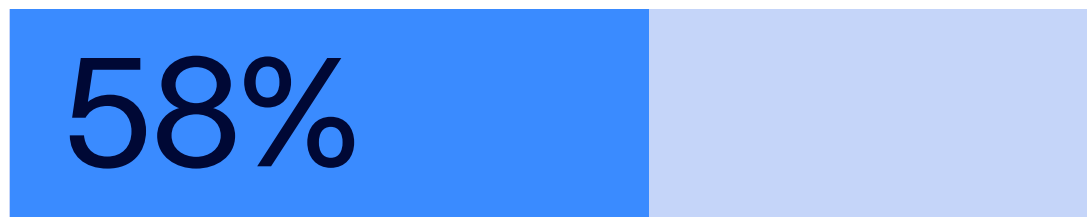


A majority, not all, believes in travel protection

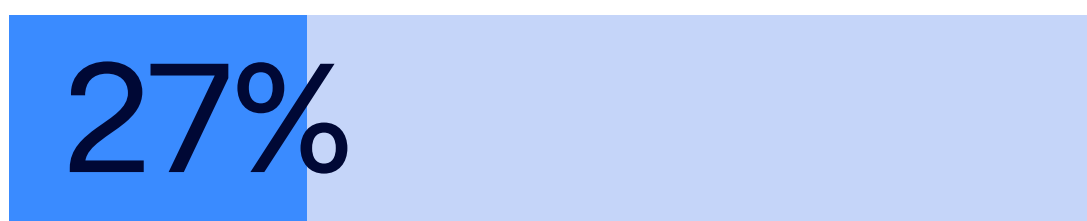
A majority of travelers (58%) believe travel protection is essential for all trips.

More than one in four (27%) explicitly say it is *not* essential for all trips, while another 10% say “it depends.”

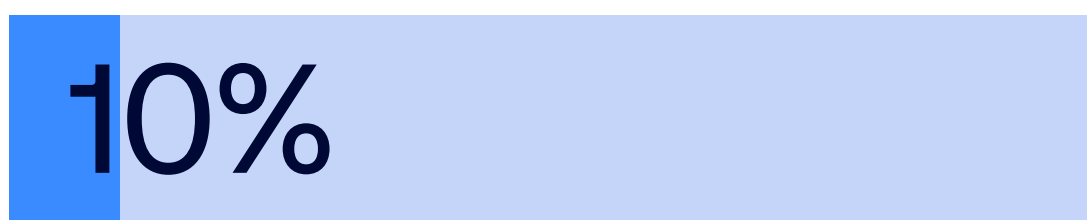
The result is a market where conversion depends less on broad claims and more on making travel protection feel timely, relevant, and justified for the specific trip. **Travel protection becomes far more likely when risk increases:**



↑ Of travelers believe travel protection is essential



↑ Of travelers say it is *not* essential

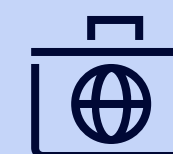


↑ Of travelers say “it depends”



As do

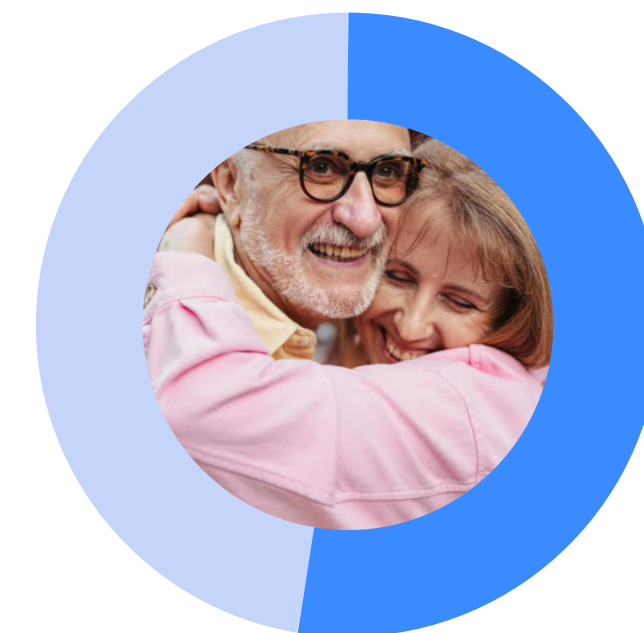
67%
of business trips



Younger travelers (age 18-34) show consistently higher perceived necessity than older travelers (55+)



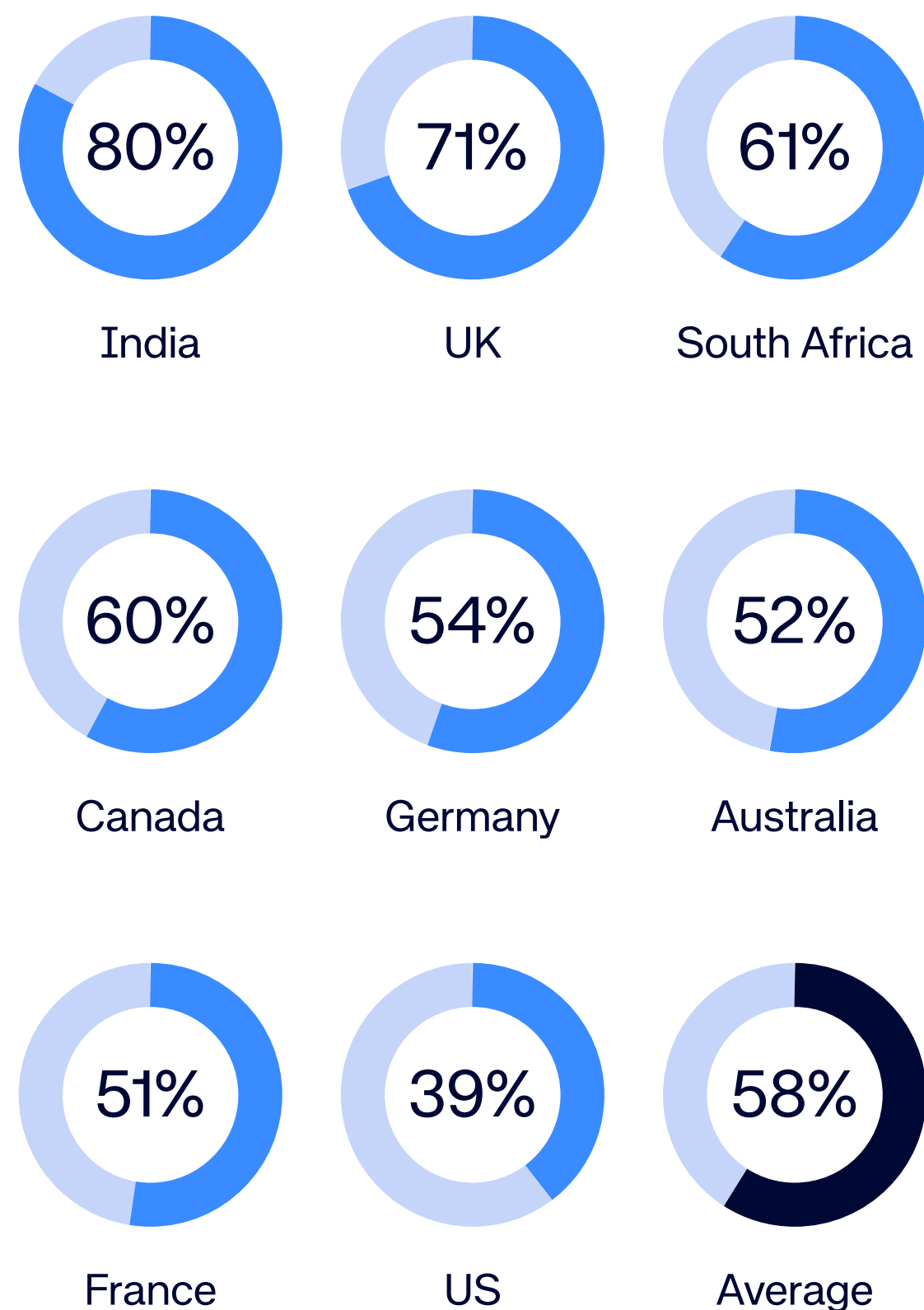
65%
Age 18-34



52%
Age 55+

Regional differences:

The belief that travel protection is 'essential' varies significantly across countries: The US is much less likely than average to view it as essential, while India and the UK demonstrate the strongest conviction globally.



Domestic and short haul trips rarely trigger a travel protection purchase, as many travelers perceive these journeys as low risk. As a result,

22% of those who traveled domestically in the past year never bought travel protection, making 'low risk trips' the primary reason for skipping coverage.

Among travelers who don't believe travel protection is essential:

52%

↑ say "Trip type doesn't justify it (e.g. short, domestic, low cost)"

37%

↑ say "Travel seems low-risk"

Travelers are not against travel protection. They are risk-calibrated. For the travel protection providers, this means travel protection must respond to perceived risk signals (adapt to the situation of each trip), travel protection cannot be offered uniformly – in the same way to everyone, every time.

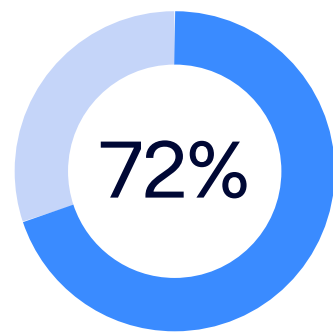


Confidence
vs. reality: why
understanding
coverage still
falls short

Chapter 02

“I’m confident” does not mean “I’m informed”

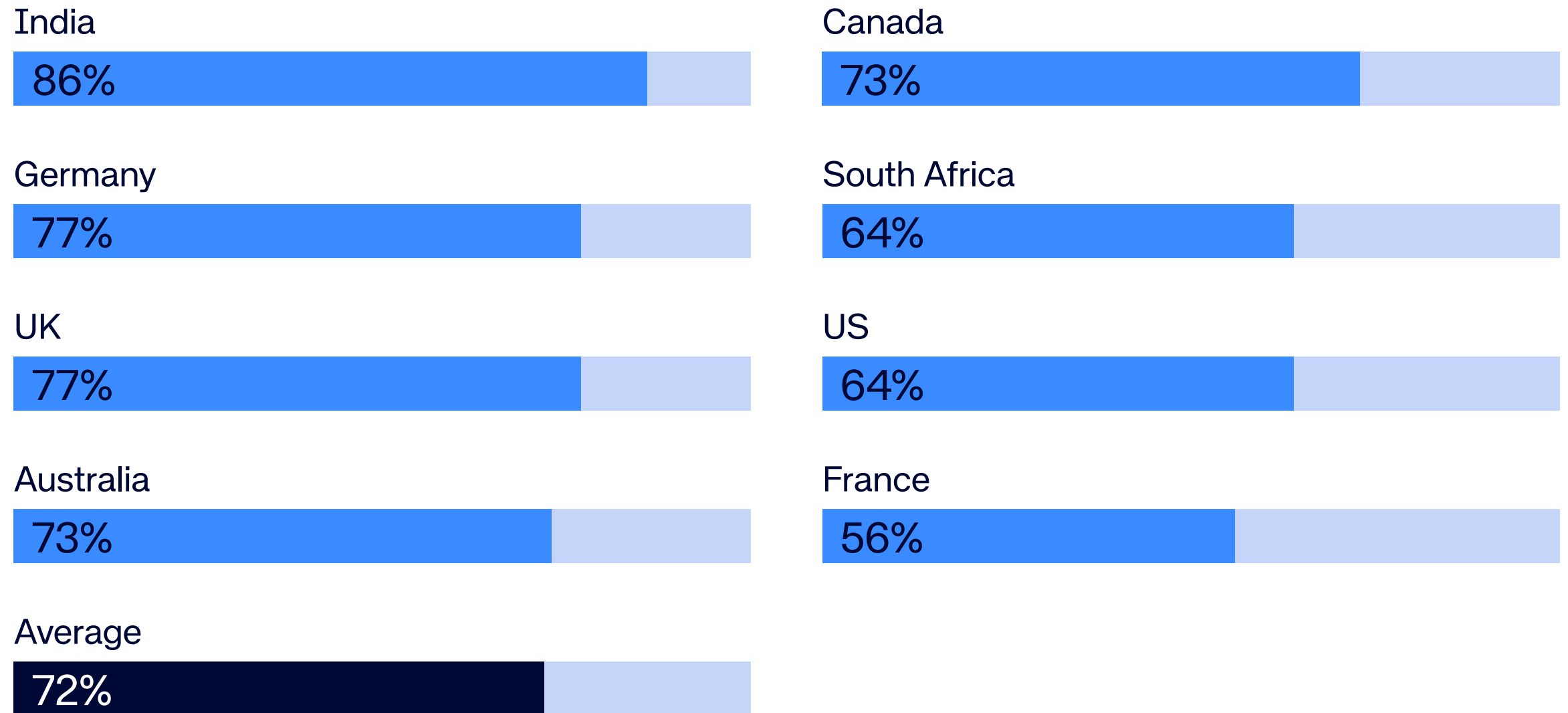
At first glance, travelers appear comfortable with travel protection:



← say they are confident they understand what their policy covers.

Confidence isn’t evenly distributed: French travelers are a lot more unsure, while India exhibits the strongest belief in their own understanding. Indian respondents typically give more positive replies.

Differences in traveler confidence between France and India likely stem from varying levels of regulatory clarity, provider communication, and cultural attitudes toward financial products and risk. How travel protection is marketed and explained during booking, as well as greater familiarity with bundled offerings in India, may also contribute to these contrasting perceptions.



“Embedding travel insurance in an airline booking path is more than a distribution channel, it is a clarity strategy. It is important that the insurer have the ability to enable partners to present the right travel protection at the point of sale - when the offer is tailored to a traveler’s specific itinerary, the dynamic shifts. The conversation quickly moves from cost to relevance, transforming insurance from an afterthought into a personalized part of the purchase journey.”

Alexander J. Blake

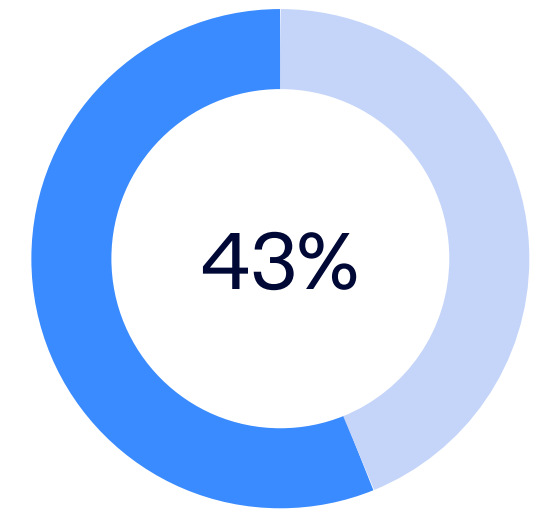
Senior Vice President, Global Head of Travel Insurance, Chubb

CHUBB®

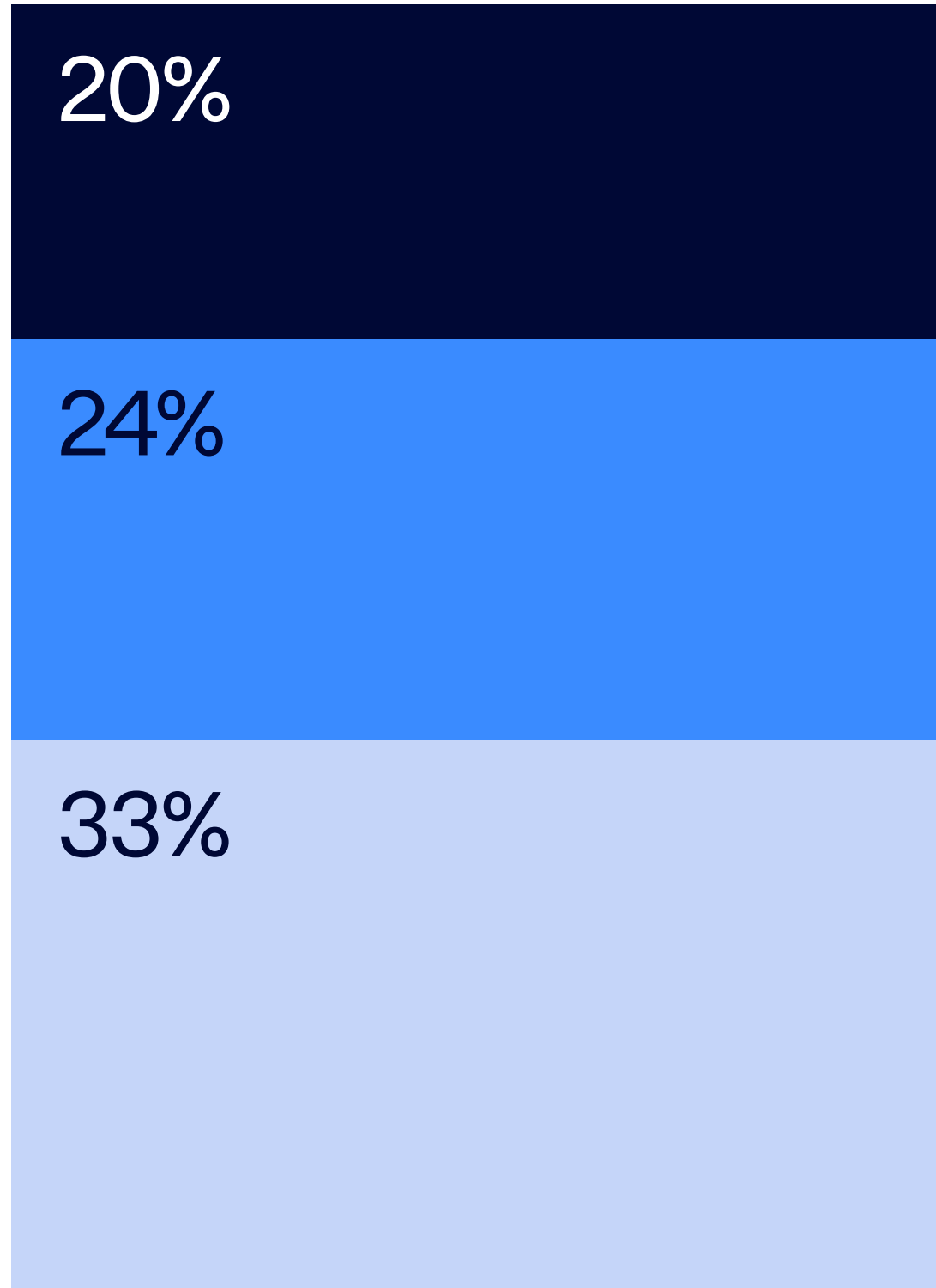


Yet this confidence erodes when tested.

43% struggle to clearly distinguish between credit-card coverage and standalone protection.



Yet when looking at the frequency of travel per year, we see that this percentage drops:



→ For leisure travelers traveling 3+ times a year

→ For business travelers traveling 3+ times a year

→ For leisure travelers traveling 3+ times a year

This gap explains a critical behavior: many travelers assume they are covered, rather than actively verifying protection. Travelers who have never bought protection separately say it's because it is included with their credit card, or bundled with their trip or handled by a third party, among other reasons.

Confidence reduces urgency, but incomplete understanding increases risk exposure.

“Travel protection remains an essential part of the travel experience, but travelers today expect solutions that are tailored to their specific trip and circumstances. The challenge for the industry is no longer simply to offer protection, but to make it relevant, easy to understand and available at the right moment in the customer journey.”

Soraya Ait Ouamara

Head of International Travel Partnership -
Travel Solutions, AXA Partners



How about AI? Where AI can help close the understanding gap

AI-driven assistance can play a critical role in bridging the gap between perceived and actual understanding of travel protection. By using plain language, dynamic explanations, and trip-specific prompts, AI can help travelers understand what is covered, and what is not, based on their destination, trip type, and activities. Rather than relying on static policy documents, coverage can be explained in context, at the moment it matters most.





The moment
of truth: how
and when travel
protection is
actually bought

Chapter 03

Travel protection is purchased when travel becomes real



Travel protection is most often purchased when the trip itself is locked in, when the reservation is being made or once it has already been made:

When do you typically buy travel protection?

During the booking flow

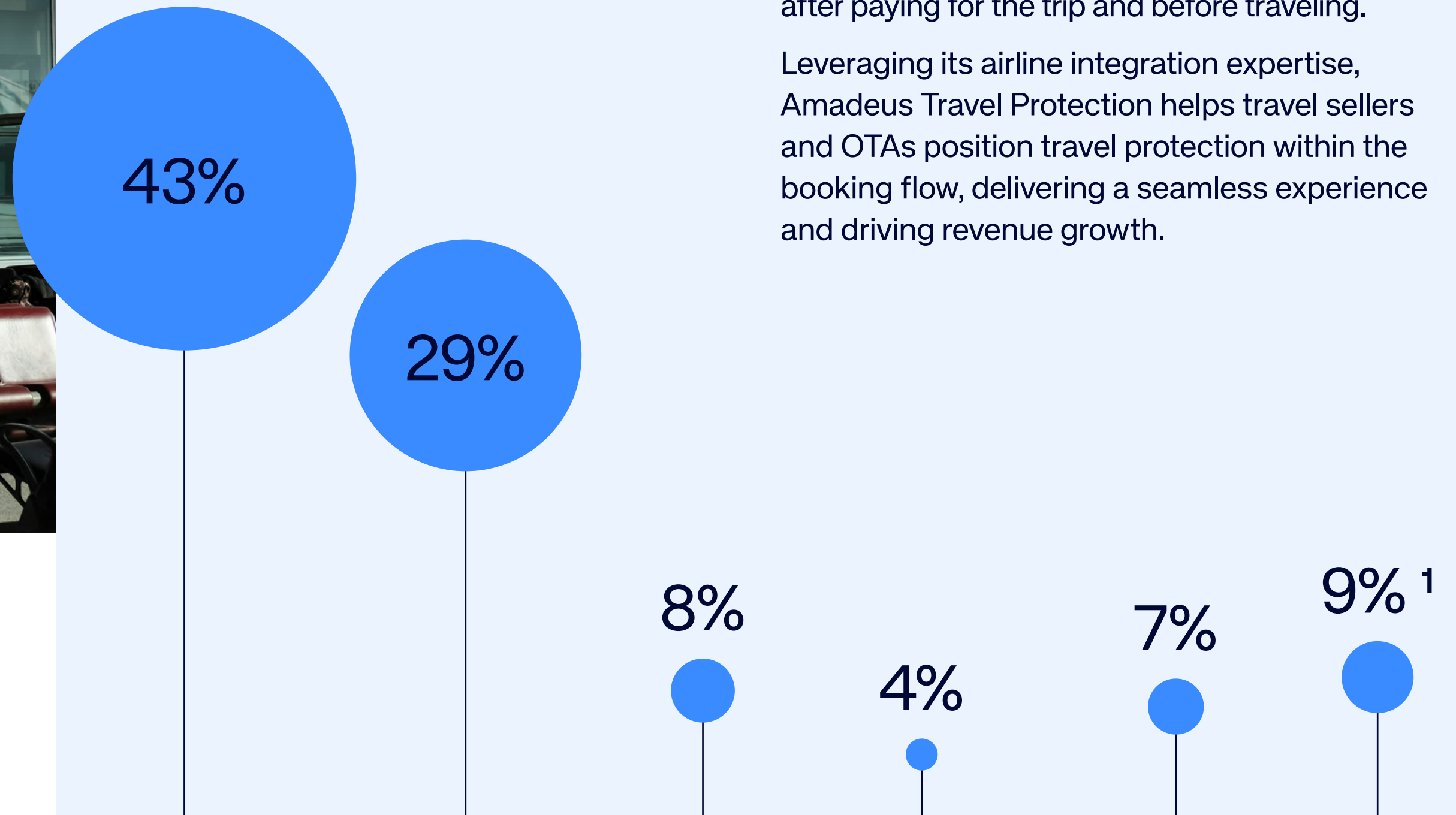


Outside the booking flow



When is travel protection actually bought?

6 in 10 travelers buy travel protection outside the booking flow.



During the booking flow



A few weeks before travel



Just before departure



Last minutes thanks to a pop-up or reminder



Others



Not sure



1. The sum is not 100% due to rounding

This confirms a powerful insight: travel protection works best when it is presented once the trip has been committed. This leaves room for retargeting strategies, especially before travel, as 41% of travelers would buy travel protection after paying for the trip and before traveling.

Leveraging its airline integration expertise, Amadeus Travel Protection helps travel sellers and OTAs position travel protection within the booking flow, delivering a seamless experience and driving revenue growth.

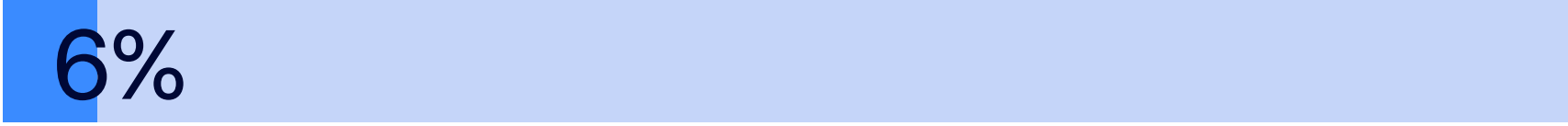
Bundling is the single strongest conversion lever

When travel protection is offered with flights, hotels, or car rental, travelers likelihood to buy would be:



↑ say they are likely to buy

25% 😊	33% 😐
say they are much more likely to buy	say a little more likely



↑ say they are less likely to buy



↑ are not sure or don't know



↑ there's no difference

In total, 58% of travelers show increased purchase intent when travel protection is embedded. And bundling works best when travel protection feels contextual to the trip, not generic.

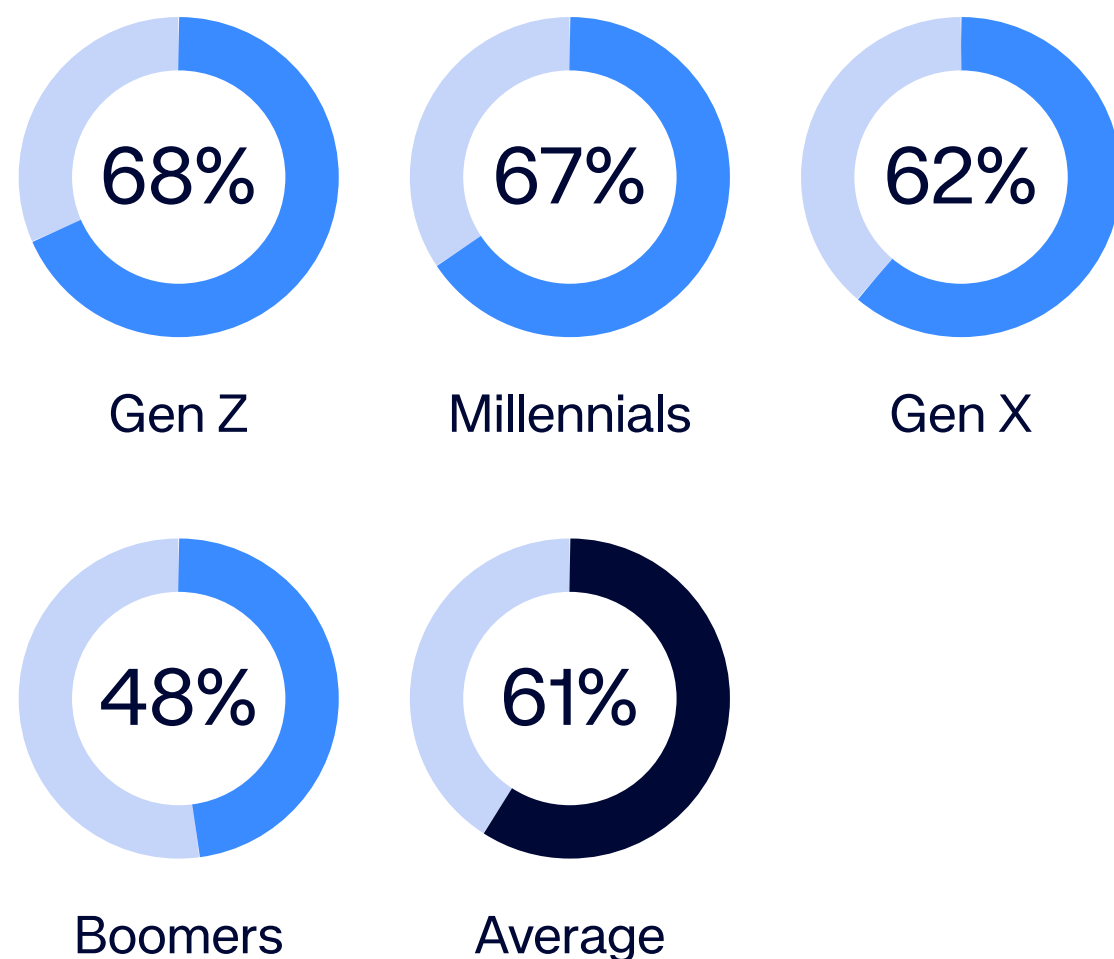


When coverage reflects the trip itself: 61% of travelers say they are more likely to buy

Personalization increases perceived value. Travel protection feels aligned with real trip risk, not added as an afterthought. This would include travel protection such as: weather coverage for ski trips, storm or illness protection for tropical destinations.



Appeal is highest among the younger generations:




Amadeus supports travel protection providers by offering enhanced shopping data, which gives deeper context for more tailored offers. Our platform utilizes dynamic content to deliver personalized and fine-tuned travel protection options, and, if airlines agree to it, they can share information on declined offers to help providers refine future offerings for similar traveler situations. Technology companies that enable the booking process and provide the technology and content for the booking process play a critical role in making protection timely, visible, and relevant—helping align coverage with real trip risk. Amadeus can process and distribute a wide range of products, from traditional insurance to weather protection, baggage loss, cancel-for-any-reason, sport coverage, and car hire insurance, ensuring travelers receive the most relevant options for their trip.

How about AI? From generic offers to proactive, trip-aware protection

AI enables travel protection to become proactive rather than reactive. By analyzing signals such as destination, seasonality, weather, health, or geopolitical context, AI can highlight relevant risks and explain why protection matters for a specific trip. This shifts the conversation from selling coverage to helping travelers understand their exposure, reinforcing relevance, and increasing confidence at the point of decision.



A man with dark, wavy hair and a beard, wearing glasses and a blue suit jacket over a blue button-down shirt, is looking down at a device he is holding in his hands. The background is a modern, brightly lit interior with white columns and a ceiling with recessed lights.

Why travelers buy
(and why they
walk away)

Chapter 04

What pushes travelers to say “yes”

Among those who purchase travel protection, decisions are driven by three core factors:

51%

Concern about travel risks such as illness, delays, or cancellations

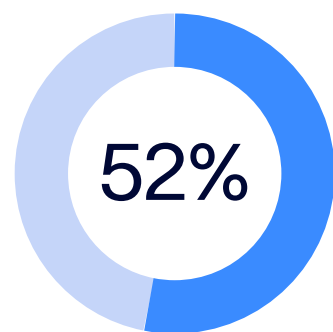
38%

Trip characteristics (international, expensive, adventure)

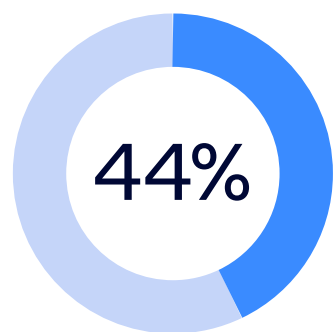
36%

Affordable pricing

Older travelers (Boomers, 52%) are more likely to purchase travel protection due to concerns about travel risks compared to younger travelers (Gen Z, 44%).



Boomers



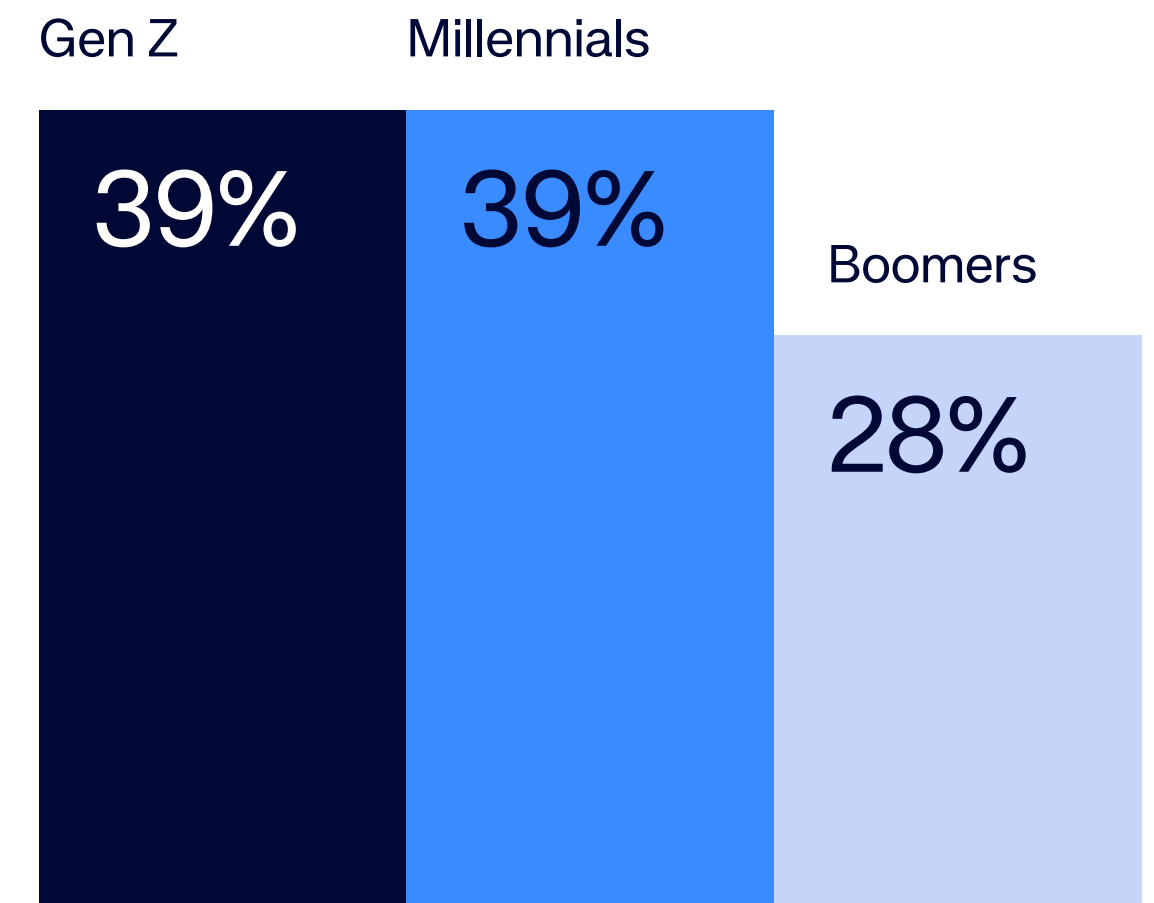
Gen Z

How about AI? Support during disruptions would be a reason for travelers to say 'yes' to travel protection

Beyond purchase, AI-driven assistance can support travelers when disruption occurs — even before a claim is filed. Virtual assistants available 24/7 can guide travelers through delays, baggage issues, or illness, helping them understand next steps, required documentation, and available options. This real-time guidance reinforces trust and reduces friction at moments of stress.



For younger generations, price is a bigger concern. While “affordable cost” is important to 36% of travelers overall, it matters more to Gen Z (39%) and Millennials (39%), compared to Boomers (28%). Younger travelers find travel protection appealing when it’s personalized, but older travelers are more likely to buy because they value security and peace of mind, regardless of customization.



Most travel protection purchases are driven by anticipation of future risk rather than past negative experiences (16%).

Why travelers say “not this time”

What influence travelers to skip travel protection?

52%

↑ say the trip does not justify it (short, domestic, low-cost)

37%

↑ highlight ‘cost’ as the primary barrier

37%

↑ believe travel is low-risk

22%

↑ rely on existing coverage

Travelers are not refusing to buy travel protection, but they choose not to purchase because of a perceived misalignment between price, risk, and value.



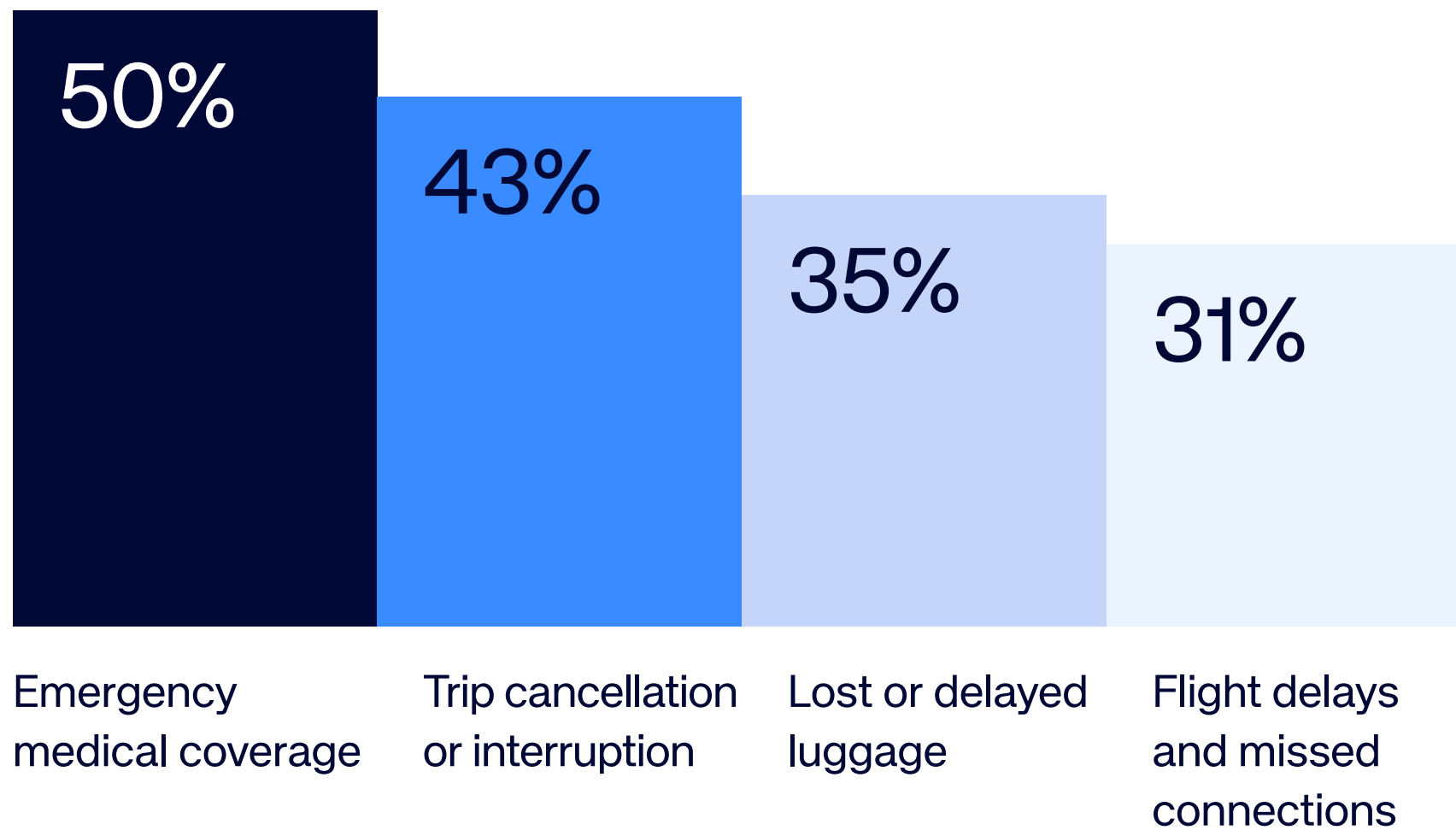
A woman with long dark hair, wearing a brown shawl and sunglasses on her head, is smiling broadly while sitting in the passenger seat of a safari vehicle. The background shows a vast, open landscape under a clear sky. The image is partially overlaid by a dark blue graphic on the right side.

What “good protection” actually means to travelers

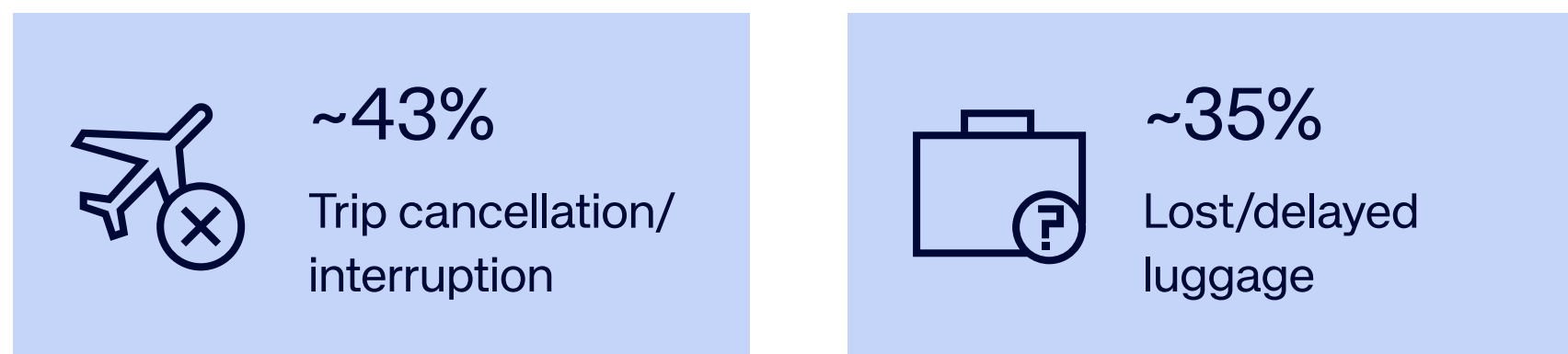
Chapter 05

Core coverage beats complexity

When travelers choose travel protection, they overwhelmingly prioritize fundamentals:



Experiences matter more than belongings:



Trip cancellation/interruption (~43%) ranks above lost/delayed luggage (~35%). Travelers care more about the trip itself failing than about replacing things.





Flexibility is key

Travel protection is no longer a 'set and forget' product, a significant share of travelers actively modify coverage before and during their trip, signaling demand for flexible, real-time protection.

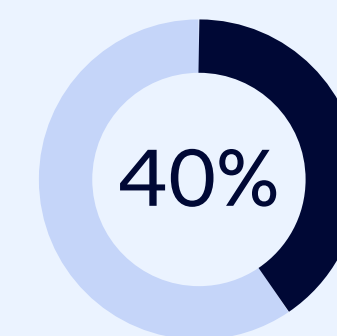
40%

Of insured travelers have modified travel protection before departure

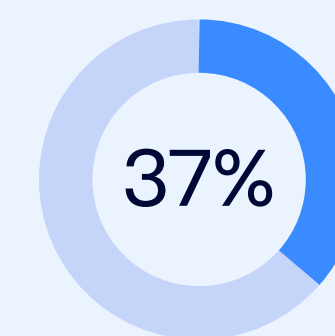
26%

Have modified during the trip due to events (activities, extensions, disruptions)

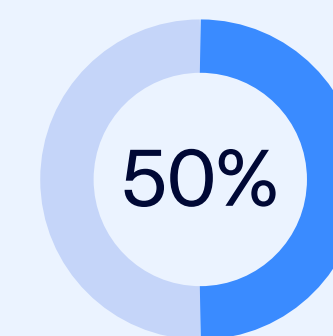
Modification of travel protection before departure:



Average

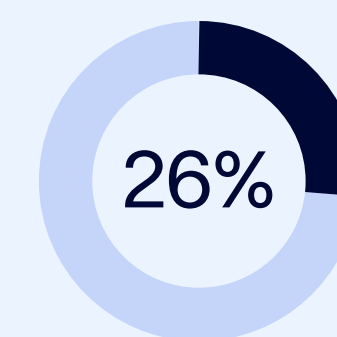


Leisure

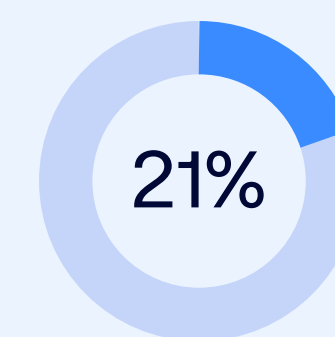


Business

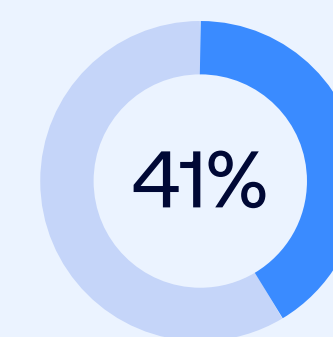
Modification of travel protection during the trip due to events:



Average




Leisure



Business

Travelers are not looking for exhaustive coverage, they want reassurance against the most tangible risks.

A young woman with long, wavy brown hair is lying on her stomach on a teal, textured mat. She is smiling broadly, looking towards the camera. She is wearing a dark green long-sleeved shirt. The background is a bright, outdoor setting with some foliage. The overall mood is happy and relaxed.

The price ceiling:
to what extent is
travel protection
“worth it”

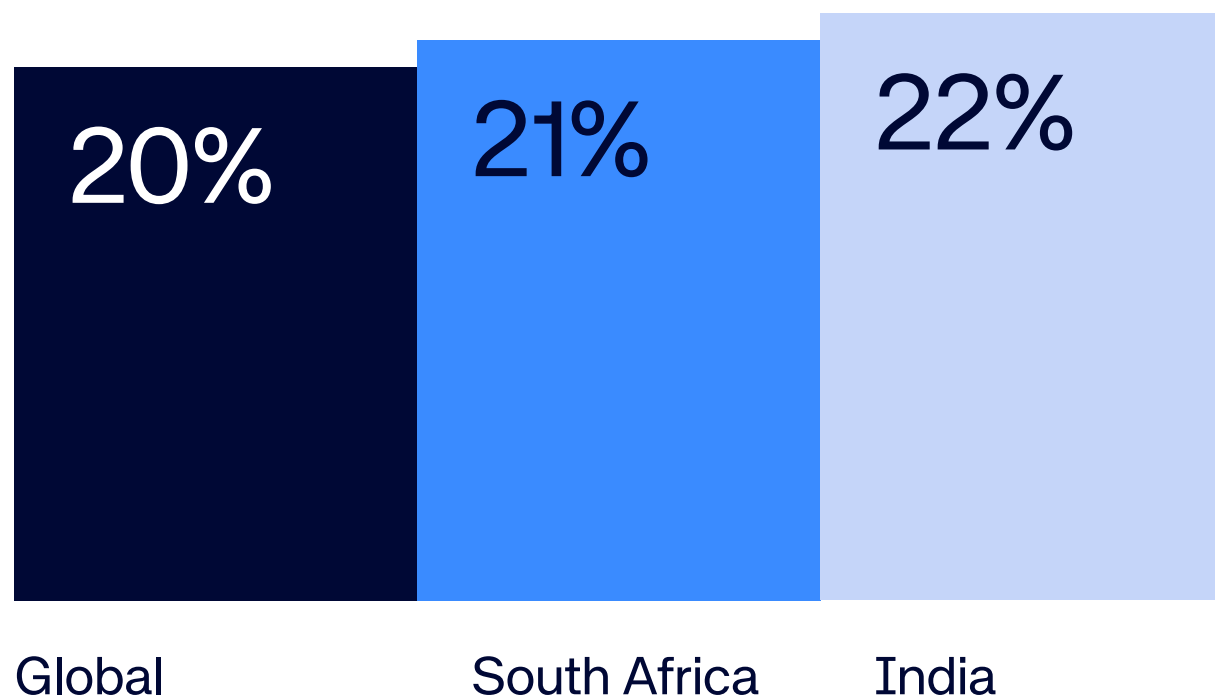
Chapter 06

Willingness to pay has clear limits

Across all markets, willingness to pay clusters tightly:




Median spend sits around 75–125 euros (local currency equivalent) for a mid-value trip of 2000 euros (local currency equivalent).

Fewer than 20% of travelers are willing to pay at the highest tiers, except in South Africa (21%) and India (22%).





Average spend illustrates this consistency:

-  US: ~\$104
-  France: ~€83
-  Germany: ~€82
-  UK: ~£93
-  Australia: ~A\$109
-  Canada: ~CA\$101
-  South Africa: ~R1,861
-  India: ~₹9,529

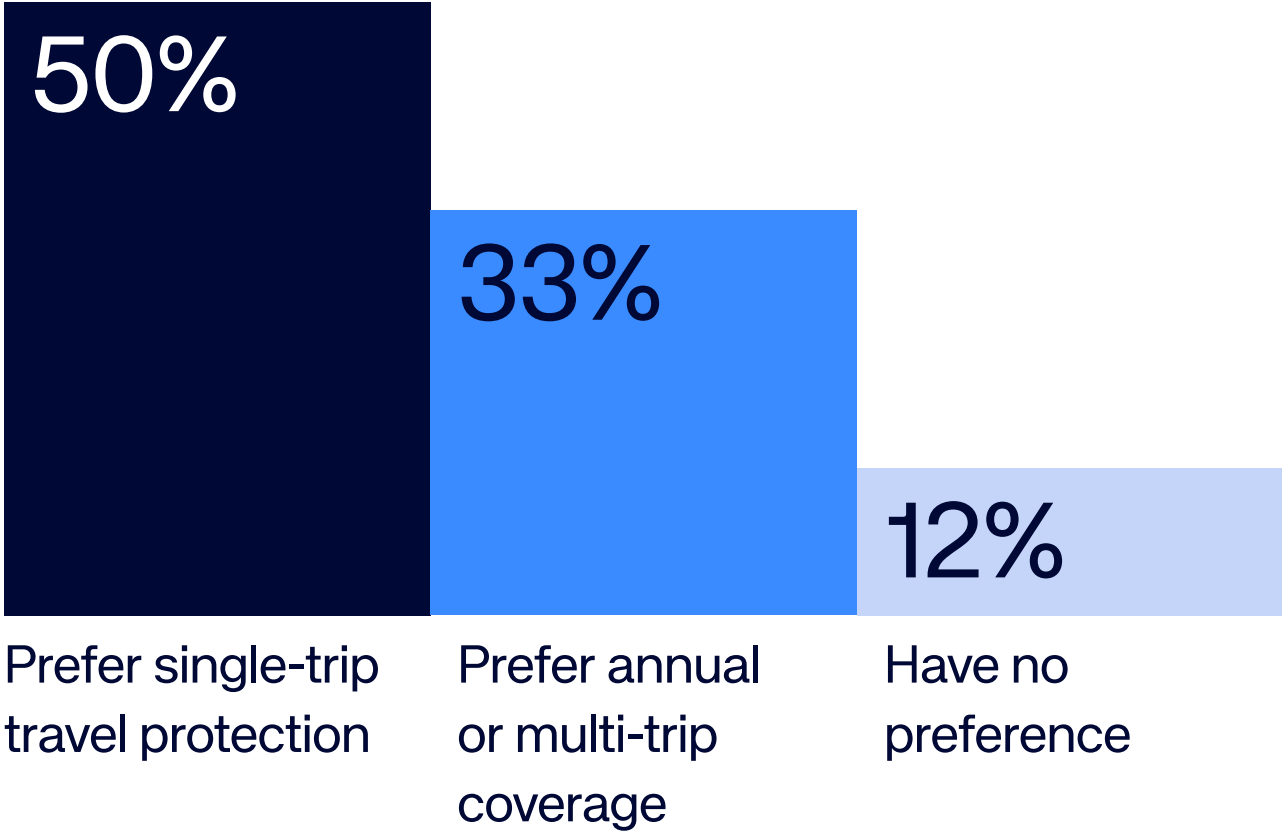
Travelers accept travel protection costs, but only when they feel proportionate to trip value.



One trip at a time:
why single trip
coverage still wins

Chapter 07

Despite frequent travel, simplicity prevails

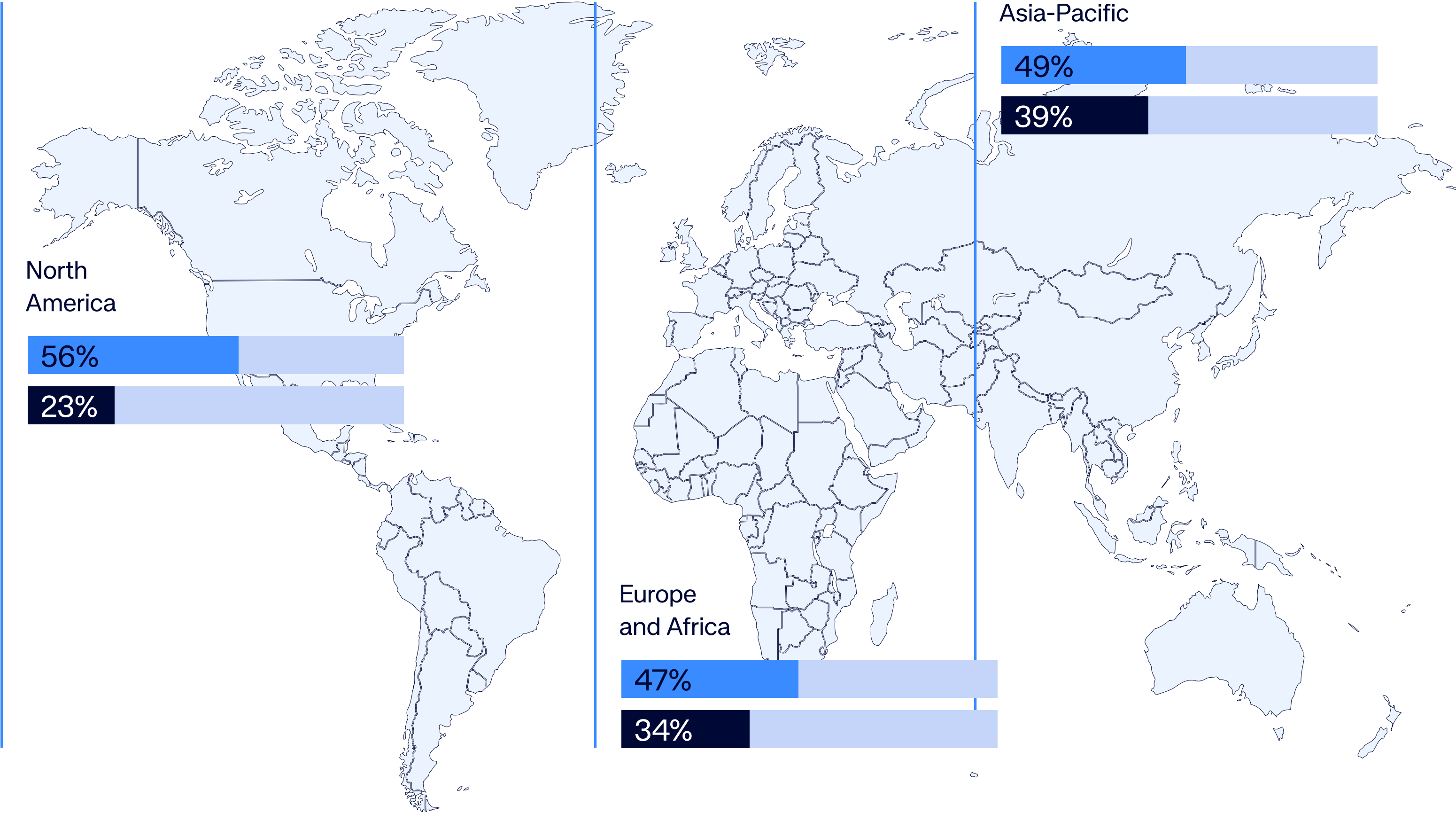


Annual or multi-trip coverage appeals more to business travelers (42%), but for most, travel protection remains a trip-specific decision, not a lifestyle product. This reinforces the idea that travel protection is a situational decision, so it will be difficult to put a subscription in place.

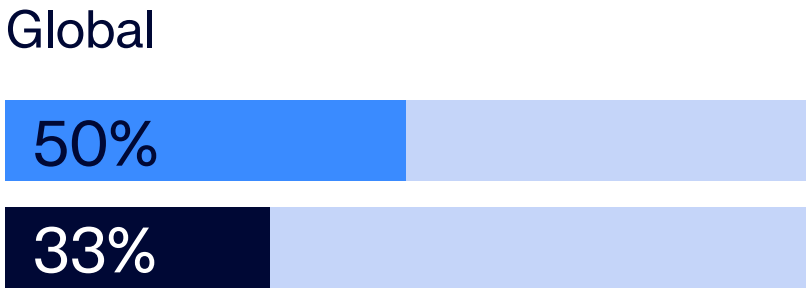
Preference regarding annual/multi-trip coverage:



Regional differences:



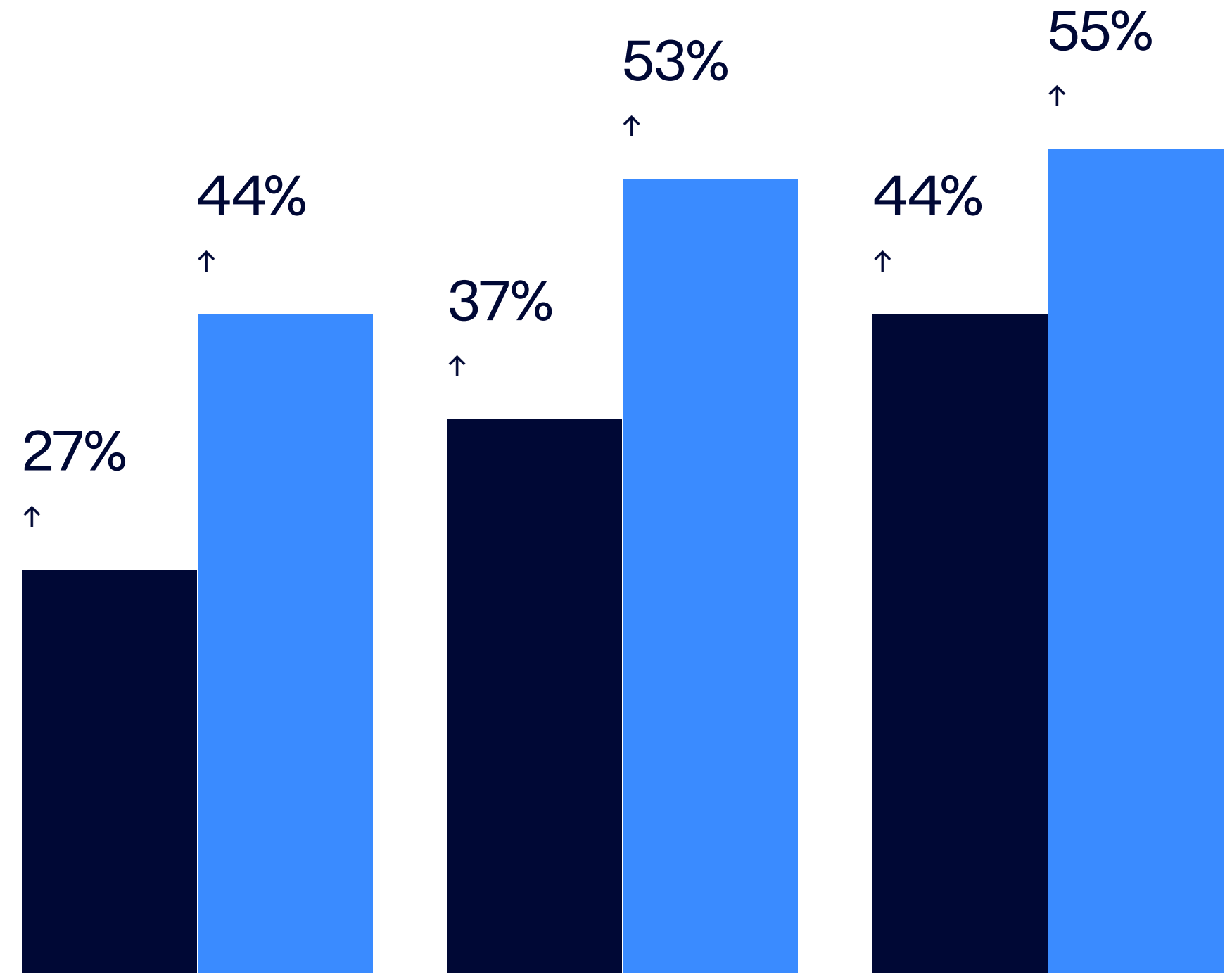
While most travelers prefer single-trip coverage, North America leads with 56%. APAC shows greater interest in annual/multi-trip protection (39%), reflecting local travel habits as they are more likely to take frequent, short-distance trips within the region.



- Single trip travel protection
- Annual/multi-trip travel protection



Interestingly, looking at travel frequency, annual/multi-trip coverage seem to be more attractive to frequent travelers:



Leisure travelers Business travelers Bleisure travelers

Single trip protection remains dominant, as travelers value flexibility and prefer making coverage decisions for each trip.

- Travel frequency: 1-2 times per year
- Travel frequency: 3+ times per year

A photograph of a call center environment. In the foreground, a man with a beard and short dark hair is smiling, wearing a grey headset with a microphone. He is wearing a white button-down shirt and is seated at a desk, typing on a keyboard. In the background, another agent, a woman with dark hair, is also wearing a headset and working at her station. The background features a light-colored brick wall and a whiteboard. The overall atmosphere is professional and positive.

After the trip:
the moment
of truth

Chapter 08

What happens when travelers file a claim

Overall, 32 % filed a claim, including:

32%

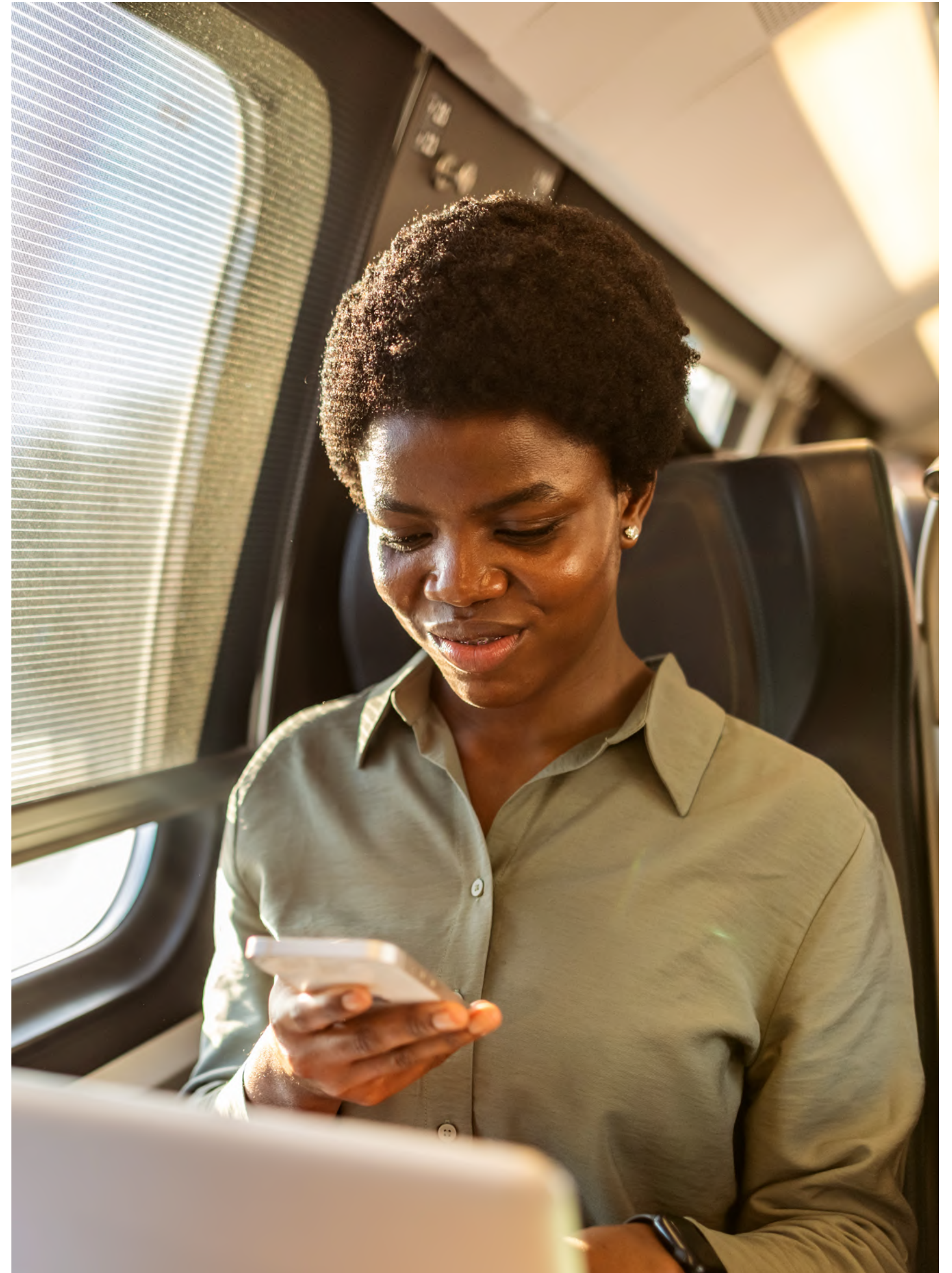
Filed a claim

↑



- **15%**
Who had a claim paid and were satisfied
- **9%**
Were paid but found the process difficult
- **8%**
Had their claim denied

This means over half of claimants had a negative experience (difficult process or denial). This highlights an opportunity for travel protection companies to offer better support during and after the trip, particularly throughout the claims process. For instance, companies could assist travelers with initiating a claim, clarifying the requirements, and helping gather and organize the necessary documentation. Implementing these relatively simple steps could significantly enhance the overall experience for travelers.





Business travelers file more claims

Have filed a claim:



44%

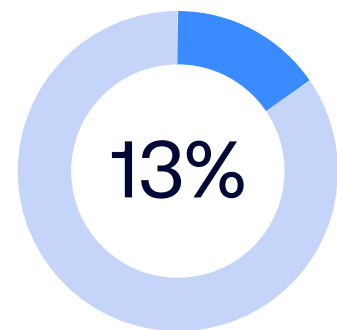
Of business travelers



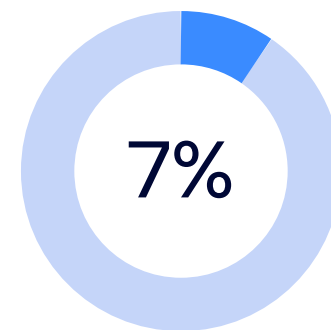
28%

Of leisure travelers

Business travelers also have higher denial rates:



Business



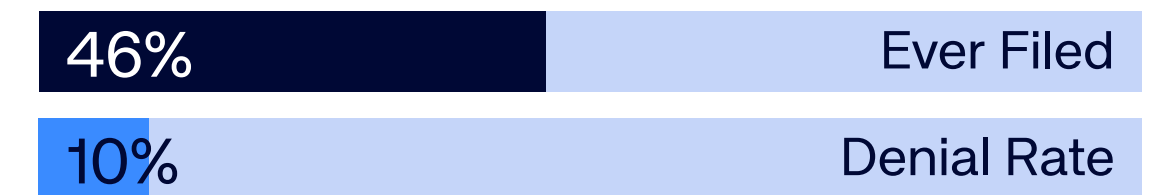
Leisure

Those who buy travel protection from hotels/car rentals have the highest claim-filing rate (61%) but also the highest denial rate (18%).

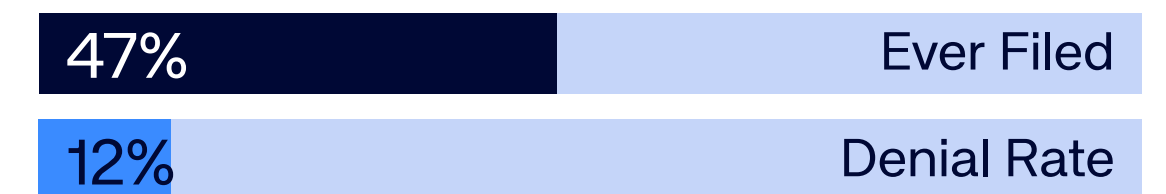
Hotel/car rental



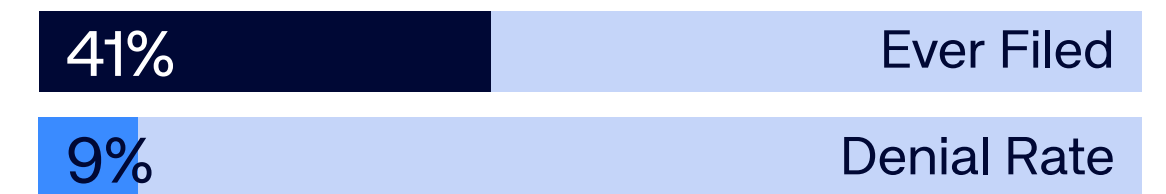
Online travel agency



Airline website



Travel protection provider

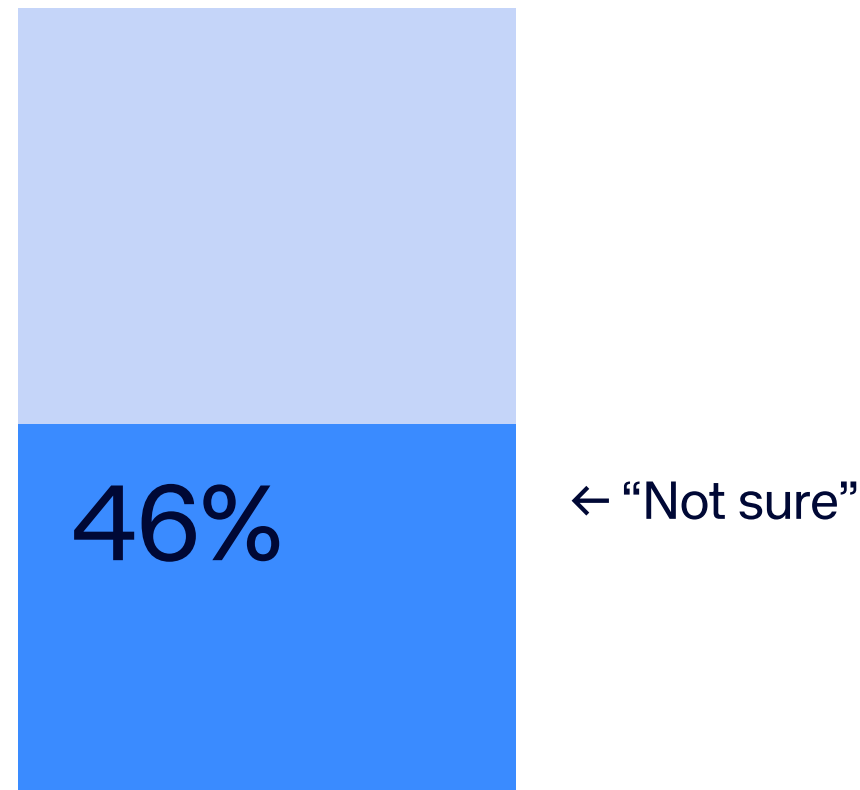


Why claims are denied

Nearly half of respondents don't know why their claim was denied. And for the rest, 38% of travelers had denied or difficult claims and are most often linked to:

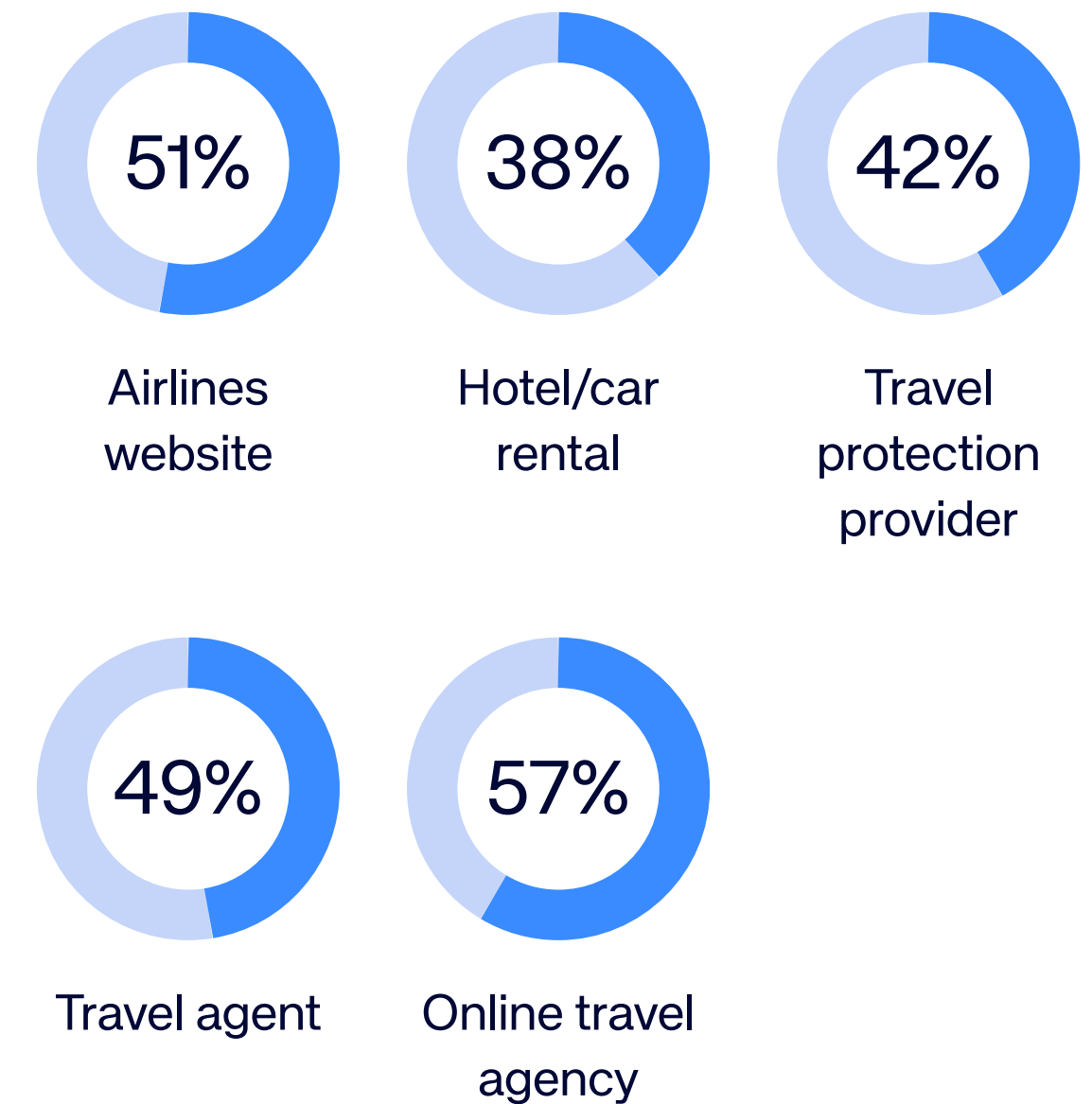
- Policy exclusions
- Preexisting medical conditions
- Administrative issues such as incorrect documentation

You mentioned you filed a travel protection claim, but it was denied, what was the reason?



Looking at the booking channels:

A travel protection claim was filed but the traveler did not know why it was denied. Booking channel sources:



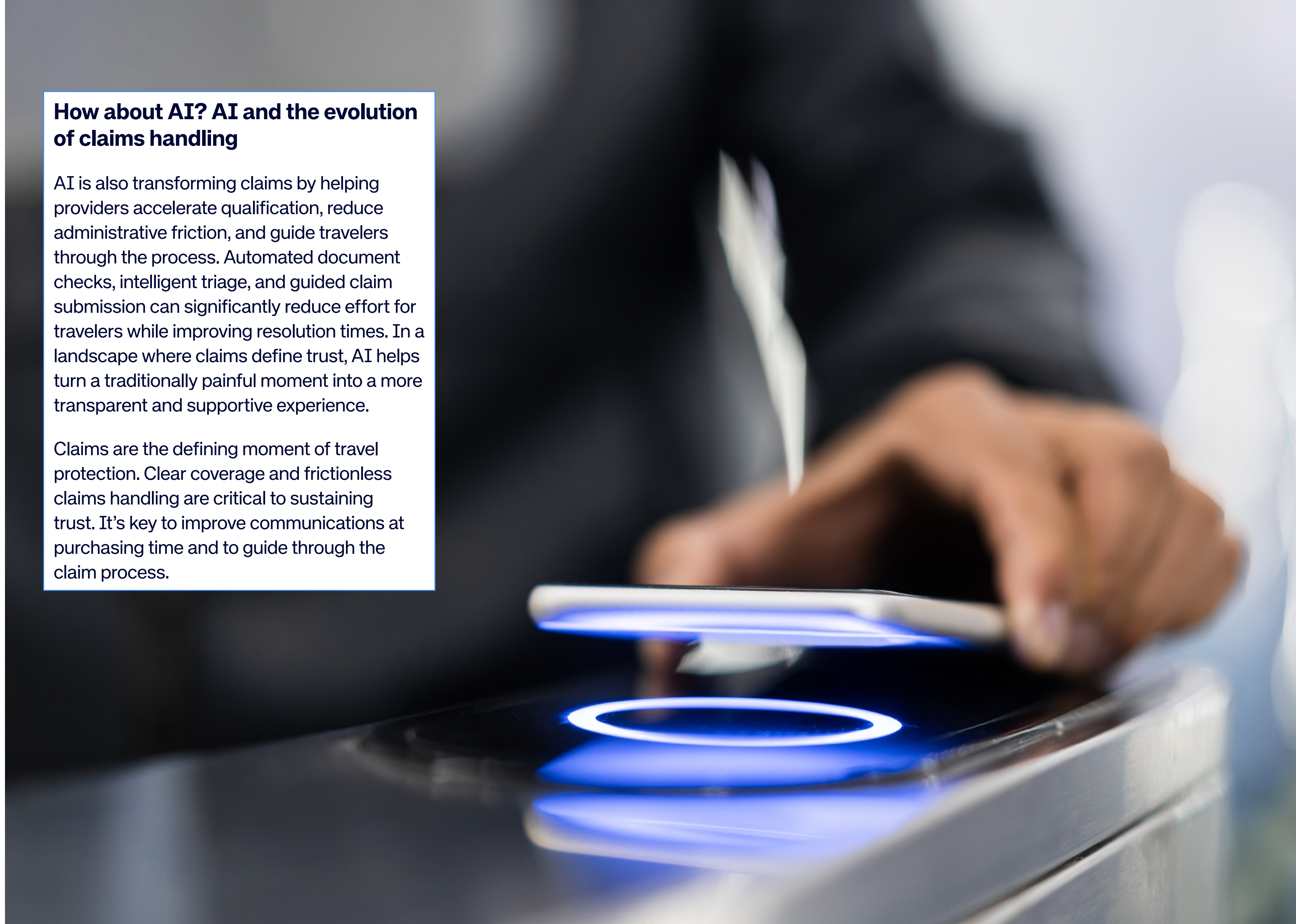
Those who bought travel protection through OTAs have the highest "Not sure" rate (57%), whilst those who bought through airline websites show 51% uncertainty. This suggests improving communication from these channels about policy terms.



How about AI? AI and the evolution of claims handling

AI is also transforming claims by helping providers accelerate qualification, reduce administrative friction, and guide travelers through the process. Automated document checks, intelligent triage, and guided claim submission can significantly reduce effort for travelers while improving resolution times. In a landscape where claims define trust, AI helps turn a traditionally painful moment into a more transparent and supportive experience.

Claims are the defining moment of travel protection. Clear coverage and frictionless claims handling are critical to sustaining trust. It's key to improve communications at purchasing time and to guide through the claim process.





The new
contract between
travelers and
travel protection

Closing

Travel protection in 2026 is not about convincing travelers that they need protection.

It is about proving when, why, and how that protection adds value.



The data tells a consistent story:

- ✓ For each trip, travelers assess the purchase of travel protection against the following: context, price, risk, and past-experience linked with the travel protection company.
- ✓ They buy travel protection when it is embedded, but also when the trip becomes real.
- ✓ AI plays a key role in enabling the value of purchasing of travel protection for each and every trip.



The future of travel protection belongs to solutions that meet travelers at the moment of decision, align coverage with real trip risk, and make protection feel like a natural part of the complete journey, not an afterthought.

Methodology

Amadeus commissioned strategic insight agency, Opinium Research, to question 3,000 travelers globally in the fourth quarter of 2025. The findings presented in this report are based on quantitative survey data and qualitative interviews and are intended for informational purposes only. Unless otherwise stated, references to “travelers” in this report refer solely to survey respondents. Results may not be fully representative of all traveler populations or market conditions and may vary over time. Executive interviews reflect individual perspectives and do not necessarily represent the views of their respective organizations.

A woman with dark hair in a ponytail, wearing a plaid hoodie, is shown in profile from the chest up. She is holding a wooden mug in her right hand and a black coffee cup in her left. She is looking out towards a scenic mountain landscape with a large tree on the left and a clear blue sky. The lighting is bright, suggesting a sunny day.

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Amadeus. It's how travel works better.