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Global Travel Confidence Index

Summer Travel 2026

Ipsos

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Methodology & Executive Summary

Background, Objectives and Methodology

Background

Allianz Partners has partnered with Ipsos to conduct the Global Travel Confidence Index (GTCI), a survey of adults aged 18+ across 10 key markets.

Key Objectives

The main objectives of the survey are to measure and examine:

- Consumer travel habits and attitudes around leisure travel, including anticipated spend and reasons for not traveling
- Consumer behaviours and attitudes towards travel insurance

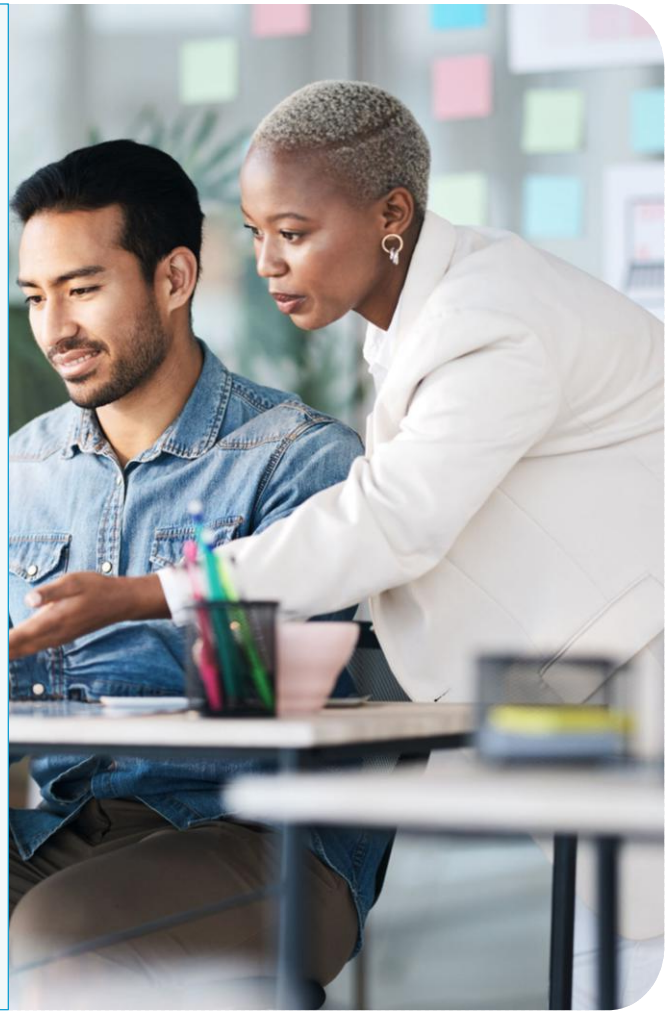
Methodology

A survey of n=11,010 adults from 10 countries were surveyed online (China*, India*, Italy, Germany, Switzerland, France, Germany, the Netherlands, and Great Britain and the US)
The survey was fielded from March 20 to April 3, 2026, in all countries (n = 1001) except the U.S., where it extended until April 14, 2026 (n = 2001).
Overall, the survey has a credibility interval of +/- 1.1 per cent 19 times out of 20. However, due to differences in sample sizes, the credibility interval is larger for individual countries; for example, +/- 3.8% for countries with a sample size of 1001, and +/- 2.7% for the United States with a sample size of 2001 of what the results would have been had all adults 18+ been surveyed.

New Beginning

The 2026 edition marks a new chapter in the Allianz Partners Global Confidence Index leveraging a global approach with a standardized cross-market methodology.

As such, **year-on-year comparisons with last year's data should be avoided** due to changes in survey design, panel and timing.



*Samples from China and India predominantly represent urban, educated, and/or affluent groups rather than the general population. Therefore, the survey results from these countries should be interpreted as reflecting the perspectives of the more 'connected' segments of their societies which generally have greater access to technology, information, and global communication networks, and are more engaged with digital platforms and international trends.

Key Headlines

1 Strong Desire to Travel	The overall desire to travel remains strong, with 74% of individuals indicating their intention to travel for vacation this summer.
2 Managing Costs	Global travelers are adjusting budgets to address rising travel expenses with 77% concerned about inflated prices.
3 Prioritizing Experiences	Global travelers prioritize authentic, experience-driven holidays by attending concerts, festivals, and performing arts events (54%), practicing hobbies and sports (45%) or wellness (45%) for richer, more meaningful memories.
4 Uncertainty Influencing Travel Choices	Instability and stricter border controls lead 51% of travelers to reconsider destinations, with 68% also factoring in environmental risks and extreme weather events in their choices.
5 Peace of Mind as a Priority	In an unpredictable travel landscape, 85% of travelers highlight peace of mind as the main reason for purchasing travel insurance, prioritizing coverage against unforeseen events and medical emergencies.

Executive Summary (1/3)

Travel Intent and Behaviors

Despite current economic headwinds, global travel intentions remain strong, with 74% of travelers determined to continue exploring new destinations. This resilience is marked by a shift towards strategic adjustments in travel plans, allowing travelers to adapt to financial constraints while still seeking meaningful travel experiences, such as attending concerts, festivals, and performing arts events.

Domestic Travel Focus

Domestic travel has gained prominence, with 42% of travelers opting to explore their own countries. This trend, notably observed in India, China, and the United States, might reflect a preference for cost-effective travel options while enjoying familiar landscapes and supporting local tourism industries.

Executive Summary (2/3)

Economic and Financial Constraints

Although rising travel costs present challenges, they have not deterred the spirit of adventure. Travelers are adjusting their budgets, focusing on essential expenditures to maintain their travel plans.

Insurance Purchase and Motivations

Travel insurance has become a crucial aspect of trip planning, with 85% of travelers emphasizing peace of mind as a key motivation. The synchronization of insurance purchase with trip booking underscores its value in providing security against travel disruptions reinforcing its role as part of comprehensive trip planning.

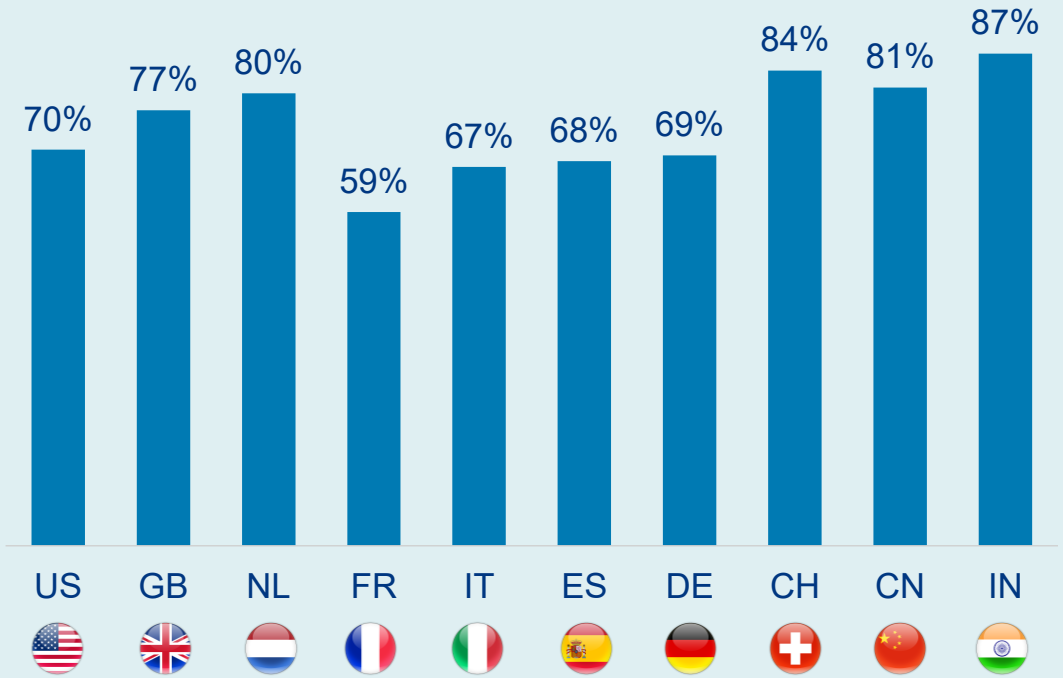
Executive Summary (3/3)

Concerns About Travel

In an environment of global instability, travel plans are increasingly influenced by safety concerns. With 51% of travelers reassessing destinations due to geopolitical risks, and 68% considering environmental risks and extreme weather events, travel insurance serves as a critical safeguard, ensuring confidence and continuity in travel decisions.

Global
Travel Plans

The overall desire to travel remains strong, with 74% of individuals indicating their intention to travel for vacation this summer.



Q1. Are you planning to travel for [vacation/holiday] this [season]? If so, to which destinations?
Base: All respondents, (n=11,010)

Globally, Gen Z and Millennials are more likely to say they are planning to travel for vacation this summer.

Travel Intention Globally

80%

Gen Z

76%

Millennial

71%

Gen X

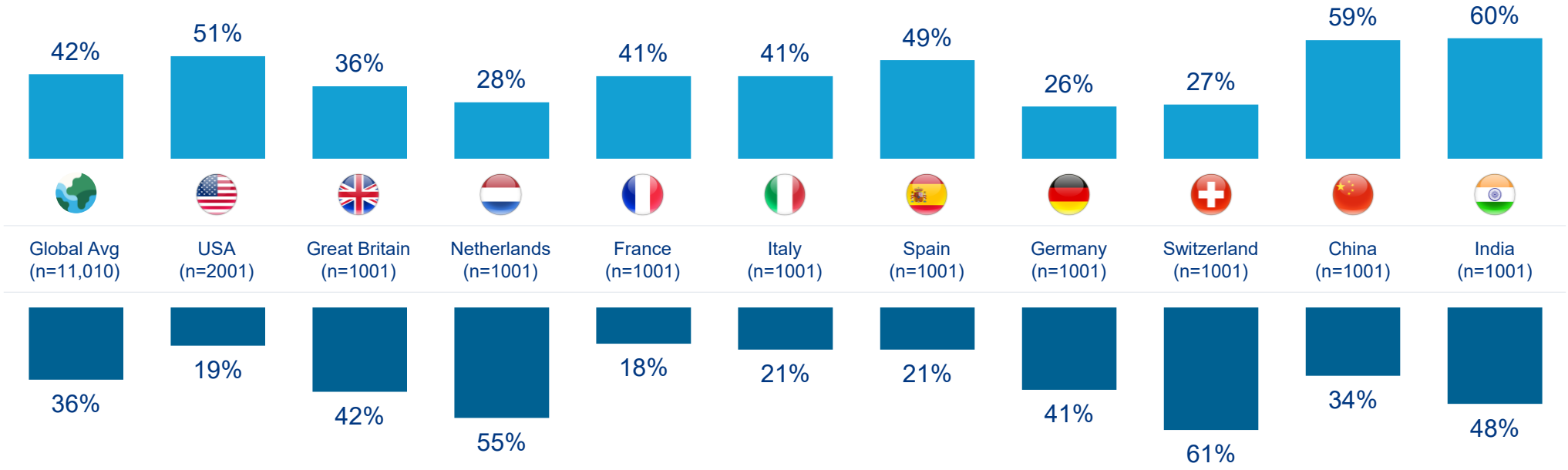
67%

Boomers

Q1. Are you planning to travel for [vacation/holiday] this [season]? If so, to which destinations?
Base: All respondents, (n=11,010)

Globally, more people plan domestic trips than international ones, with the U.S. and China favoring domestic travel, while the Netherlands and Switzerland prefer international trips.

Domestic and International Travel Patterns



EU Average: 36% / 37%

APAC Average: 60% / 41%

Domestic Travel

Travel Abroad

Q1. Are you planning to travel for [vacation/holiday] this [season]? If so, to which destinations?
Base: All respondents

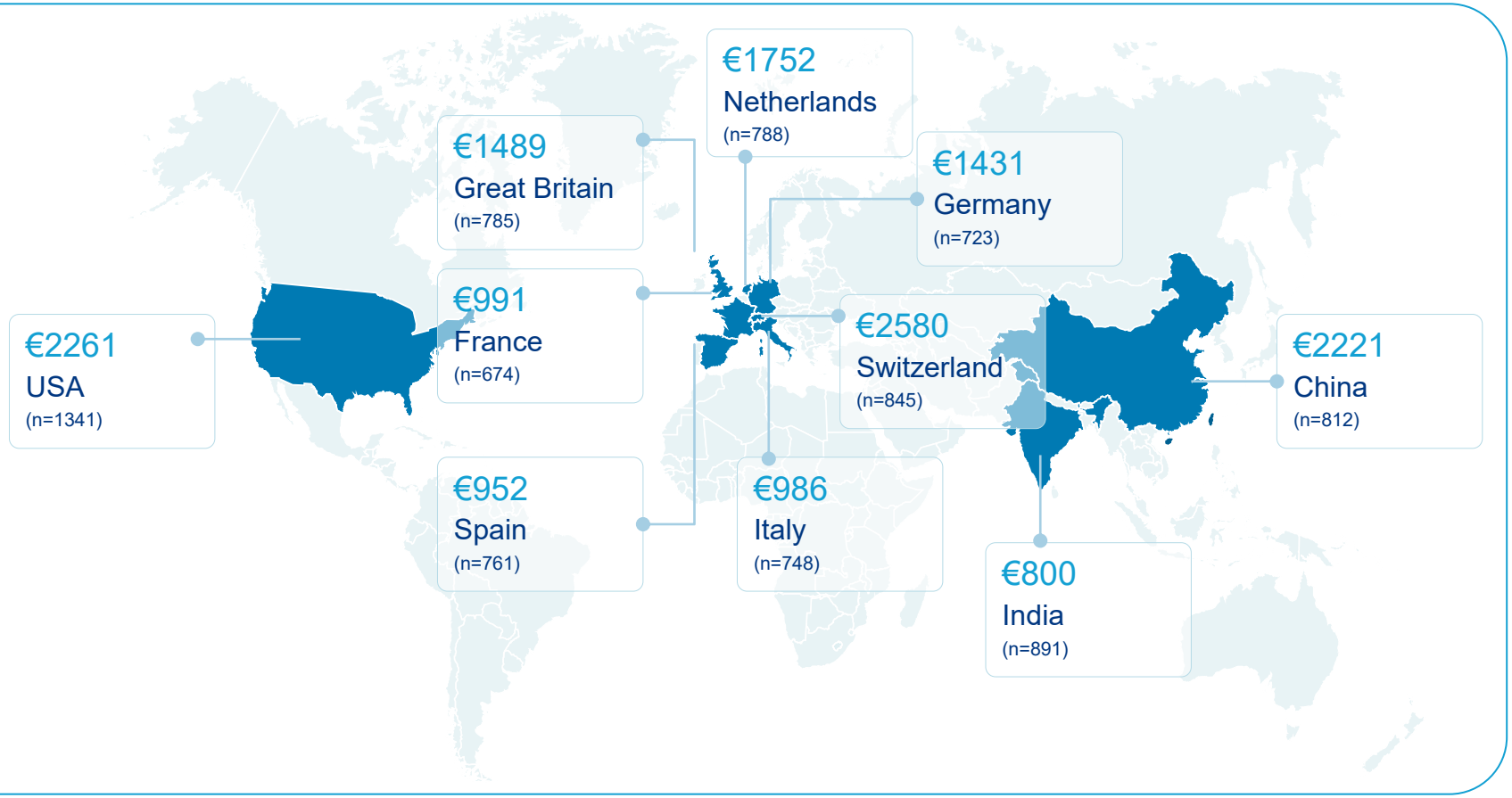
Travel expenditures vary significantly across countries reflecting diverse economic contexts and consumer behaviors.
The global average stands at €1,572 per traveler.

Anticipated Spend on Vacation/Holiday Per Person*

€1572
Global Average
(n=8368)

€1507
EU Average
(n=8368)

€1483
APAC Average
(n=8368)



Q2. How much do you anticipate spending on [vacation/holiday] this summer per person?
Base: Those who plan to travel
*Anticipated spend was spend was captured in local currency and then converted to Euro for comparability.

Travelers from Switzerland, the US and China tend to spend more on travel, compared to the global average, while those in India, Spain, Italy and France anticipated spending less. These patterns reveal economic realities shaped by travel costs and disposable income.

Anticipated Spend on Vacation/Holiday Per Person

	Global Avg (n=8368)	USA (n=1341)	Great Britain (n=785)	Netherlands (n=788)	France (n=674)	Italy (n=748)	Spain (n=761)	Germany (n=723)	Switzerland (n=845)	China (n=812)	India (n=891)
	A	B	C	D	E	F	G	H	I	J	K
Under 500 Euro	29%	26%	28%	13%	30%	26%	38% EHCFDIB	13%	8%	39% EHCFDIB	63 % BCDEFGHIJ
500 to 999 Euro	23%	21%	23%	21%	27%	33%	24%	27%	19%	21%	17%
1,000 to 1,999 Euro	25%	20%	25%	34%	27%	28%	22%	36%	32%	17%	11%
2,000 and over Euro	24%	33% JEHCKFG	23%	33% JEHCKFG	16%	14%	16%	25%	41% BCDEFGHJK	22%	9%
Average	**€1572**	**€2261** EHCKFDG	**€1489**	**€1752**	**€991**	**€986**	**€952**	**€1431**	**€2580** EHCKFDG	**€2221**	**€800**

Q2. How much do you anticipate spending on [vacation/holiday] this summer per person?
Base: Those who plan to travel

ABCDEFGHIJK indicate significantly higher than other countries @95% confidence.

Across markets, travel demand is universally strong with most people valuing and urgently needing vacations, while pet-inclusive travel and luxury spending remain niche in Europe it is more common in China and India.

Relationship to Vacation This Year Among Travelers – Personal Values and Desires (1/3)

	Global Avg (n=8368)	USA (n=1341)	Great Britain (n=785)	Netherlands (n=788)	France (n=674)	Italy (n=748)	Spain (n=761)	Germany (n=723)	Switzerland (n=845)	China (n=812)	India (n=891)
	A	B	C	D	E	F	G	H	I	J	K
Taking an annual vacation is important to me	86%	86%	86%	85%	86%	85%	76%	86%	87%	92%	89%
I desperately need a (vacation/holiday) this year	82%	85%	82%	78%	80%	81%	70%	86%	83%	85%	85%
I prefer to include my pet(s) when I travel	38%	32%	24%	25%	39%	51%	43%	27%	28%	57%	53%
I am investing more in luxury travel experiences this year	34%	35%	24%	28%	10%	27%	27%	18%	26%	67%	68%

Q3. To what extend do you agree or disagree with the following?
Base: Those who plan to travel

Despite strong intent to keep travelling, many consumers are making financial trade-offs, scaling back plans, and letting border controls heavily influence destination choices, highlighting tension between travel desire and economic and geopolitical constraints.

Relationship to Vacation This Year Among Travelers – Practical Constraints (2/3)

	Global Avg (n=8368) A	USA (n=1341) B	Great Britain (n=785) C	Netherlands (n=788) D	France (n=674) E	Italy (n=748) F	Spain (n=761) G	Germany (n=723) H	Switzerland (n=845) I	China (n=812) J	India (n=891) K
I am reducing non-essential spending to afford travel	61%	59%	61%	48%	61%	63%	63%	61%	60%	65%	76%
I'll be scaling back my [vacation/holiday] plans this year	47%	49%	45%	37%	47%	55%	48%	47%	35%	42%	72%
Stricter border controls in several countries will change my choice of destination (travel advisories have been making me nervous)	51%	50%	45%	29%	34%	48%	48%	34%	41%	85%	83%

Q3. To what extend do you agree or disagree with the following?
Base: Those who plan to travel

Travelers are more risk-aware, considering climate threats like extreme weather in their destination choices and feeling cyber vulnerable. Simultaneously, trip planning is increasingly tech-driven, with strong AI adoption in China and India.

Relationship to Vacation This Year Among Travelers – Environmental and Safety Considerations (3/3)

	Global Avg (n=8368)	USA (n=1341)	Great Britain (n=785)	Netherlands (n=788)	France (n=674)	Italy (n=748)	Spain (n=761)	Germany (n=723)	Switzerland (n=845)	China (n=812)	India (n=891)
	A	B	C	D	E	F	G	H	I	J	K
I now take environmental risks and extreme weather events into account	68%	68%	58%	55%	64%	69%	68%	58%	63%	90%	84%
I feel vulnerable to cyber risks when traveling	47%	42%	40%	35%	45%	45%	52%	26%	35%	65%	78%
Technology Integration											
I have used or plan to use Artificial Intelligence to help me plan my (vacation/holiday)	45%	37%	27%	32%	29%	43%	41%	24%	32%	88%	82%

Q3. To what extend do you agree or disagree with the following?
Base: Those who plan to travel

Globally, travelers are drawn to popular activities such as attending performances, engaging in sports and hobbies, and enjoying wellness getaways.

Likely Vacation Activities

54%

Attend a ticketed concert or festival, performing arts event, etc.

45%

Practice a sport or hobby requiring equipment

45%

Staying a spa/ health retreat

41%

Attend a ticketed sporting event

Q4. How likely is it that you do the following activities while traveling this summer?
Base: Those who plan to travel, (n=8368)

Ticketed concert/festival, sporting, hobbies or cultural events are the primary drivers of summer travel, while others are seeking a health retreat or a cruise.

Likely Vacation Activities (1/2)

	Global Avg (n=8368)	USA (n=1341)	Great Britain (n=785)	Netherlands (n=788)	France (n=674)	Italy (n=748)	Spain (n=761)	Germany (n=723)	Switzerland (n=845)	China (n=812)	India (n=891)
	A	B	C	D	E	F	G	H	I	J	K
Attend a ticketed concert or festival, performing arts event, etc.	54%	57%	43%	47%	41%	51%	55%	44%	43%	75%	75%
Practice a sport or hobby requiring equipment (rental or owned) during my (vacation/holiday)	45%	36%	32%	36%	33%	38%	37%	32%	40%	76%	74%
Staying at a spa/ health retreat	45%	32%	29%	31%	22%	46%	52%	39%	45%	67%	73%
Attend a ticketed sporting event	41%	47%	34%	29%	22%	34%	35%	26%	32%	67%	71%
Travel for the main purpose of attending a ticketed event (sport, concert or festival, performing arts event…)	40%	38%	32%	24%	19%	39%	38%	29%	31%	69%	73%
Take a cruise, riverboat or expedition voyage	36%	38%	26%	18%	16%	33%	26%	19%	27%	67%	74%

Q4. How likely is it that you do the following activities while traveling this summer?
Base: Those who plan to travel

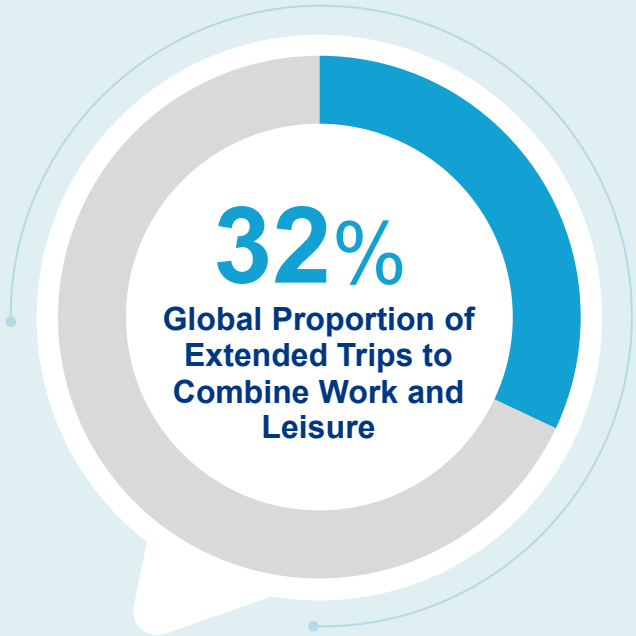
Many travelers will explore remote work possibilities while enjoying travel experiences with the overlap between vacation and work culture increasing blurred.

Likely Vacation Activities (2/2)

	Global Avg (n=8368)	USA (n=1341)	Great Britain (n=785)	Netherlands (n=788)	France (n=674)	Italy (n=748)	Spain (n=761)	Germany (n=723)	Switzerland (n=845)	China (n=812)	India (n=891)
	A	B	C	D	E	F	G	H	I	J	K
Extend the length of my trip to combine work and leisure	32%	31%	17%	16%	12%	29%	24%	17%	22%	69%	73%
Work remotely away from home for a short period (a few weeks)	32%	28%	21%	19%	14%	27%	24%	17%	21%	63%	77%
Work remotely away from home for an extended period, at least several months (be a digital nomad)	26%	23%	17%	16%	10%	22%	21%	12%	19%	42%	70%

Q4. How likely is it that you do the following activities while traveling this summer?
Base: Those who plan to travel

Younger travelers, particularly Gen Z, demonstrate a greater propensity to extend trips by integrating work with leisure, reflecting a trend towards flexible travel that accommodates both professional and personal pursuits.



Proportion of Gen Z Extending Trips to Combine Work and Leisure

44%

Q4. How likely is it that you do the following activities while traveling this summer?
Base: Those who plan to travel, (n=8368)

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Challenges & Travel Deterrents

The primary obstacle to taking a summer vacation this year is financial, with a majority of those not traveling reluctant or unable to allocate funds for travel. Additionally, many perceive travel as too costly, while some prefer the comfort of staying home.

Top Barriers to Going on Vacation/Holiday this Summer

	Global Avg (n=2642)	USA (n=660)	Great Britain (n=216)	Netherlands (n=213)	France (n=327)	Italy (n=253)	Spain (n=240)	Germany (n=278)	Switzerland (n=156)	China (n=189)	India (n=110)
	A	B	C	D	E	F	G	H	I	J	K
I do not have/don't want to spend the money to travel	63%	61%	72%	60%	72%	74%	70%	65%	56%	27%	46%
I find travelling has become too expensive	26%	26%	28%	28%	33%	26%	24%	26%	19%	20%	24%
I prefer to stay home for personal enjoyment or comfort	25%	30%	21%	40%	27%	13%	20%	36%	31%	17%	16%
I have personal obligations	13%	19%	11%		10%	8%	15%	14%		15%	17%
I don't have anyone to travel with	11%	15%	9%	13%	9%	11%	6%	15%	15%	10%	16%
I am concerned about the geopolitical instability	10%	9%	14%	10%	5%	5%	8%	15%	9%	15%	24%
Too many people travel during the vacation/holiday summer	10%	9%	9%	6%	9%	9%	8%	10%	11%	23%	5%

Q5. Please select all the reasons that are preventing you from taking a [vacation/holiday] this summer.
Base: Among those not planning to travel this summer

Travelers face numerous concerns when planning summer vacations, with key issues focusing on financial constraints, geopolitical and safety concerns, health risks, and logistical challenges.

Concerns Around Travel

	Global Avg (n=8368)	USA (n=1341)	Great Britain (n=785)	Netherlands (n=788)	France (n=674)	Italy (n=748)	Spain (n=761)	Germany (n=723)	Switzerland (n=845)	China (n=812)	India (n=891)
	A	B	C	D	E	F	G	H	I	J	K
Rising travel costs	77%	79%	78%	66%	74%	79%	87%	77%	63%	84%	82%
Global geopolitical issues	72%	63%	70%	67%	66%	77%	75%	69%	60%	84%	85%
Safety and security	66%	62%	58%	49%	57%	64%	78%	58%	55%	88%	83%
Personal financial status	61%	56%	58%	39%	61%	55%	72%	56%	56%	86%	72%
Travel delays and cancellations	59%	56%	59%	37%	42%	55%	73%	45%	52%	82%	80%
Extreme weather risks	58%	47%	45%	41%	53%	55%	72%	42%	50%	90%	80%
Health issues while traveling	57%	46%	47%	36%	48%	50%	76%	49%	46%	87%	78%

Q6. Regarding your summer holiday, how concerned are you about each of the following?
Base: Those who plan to travel

Additional traveler concerns include the climate crisis, public health issues, lost luggage or documents, and device repair. Travel insurance offers peace of mind by addressing these diverse issues.

Concerns Around Travel

	Global Avg (n=8368)	USA (n=1341)	Great Britain (n=785)	Netherlands (n=788)	France (n=674)	Italy (n=748)	Spain (n=761)	Germany (n=723)	Switzerland (n=845)	China (n=812)	India (n=891)
	A	B	C	D	E	F	G	H	I	J	K
Medical emergencies	56%	42%	45%	37%	46%	52%	74%	49%	46%	84%	80%
Climate crisis	54%	40%	42%	42%	51%	50%	65%	39%	42%	81%	80%
Public health	53%	40%	44%	35%	38%	48%	73%	36%	41%	91%	79%
Lost or delayed luggage	52%	44%	45%	28%	40%	50%	70%	36%	45%	80%	75%
Personal obligations	52%	50%	39%	37%	36%	52%	66%	38%	36%	84%	73%
Lost travel documents	50%	32%	38%	31%	40%	45%	71%	34%	46%	81%	74%
Device repair/replacement	39%	27%	27%	19%	22%	36%	56%	25%	30%	69%	72%

Q6. Regarding your summer holiday, how concerned are you about each of the following?
Base: Those who plan to travel

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Travel Insurance Purchase

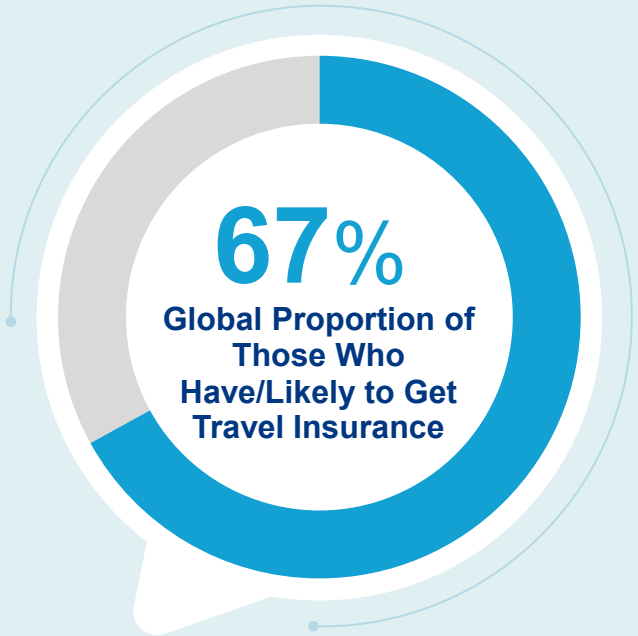
Two thirds of global travelers indicate they are likely to get travel insurance with considerable variation by country indicating diverse attitudes – and perhaps needs – toward risk management.

Likelihood to Purchase Travel Insurance for Vacation/Holiday

	Global Avg (n=8368)	USA (n=1341)	Great Britain (n=785)	Netherlands (n=788)	France (n=674)	Italy (n=748)	Spain (n=761)	Germany (n=723)	Switzerland (n=845)	China (n=812)	India (n=891)
	A	B	C	D	E	F	G	H	I	J	K
Net (Have/Likely to get Insurance)	67%	42%	77%	85%	53%	50%	57%	53%	67%	88%	85%
I have already purchased a single policy for this summer (vacation/holiday)	8%	9%	12%	5%	5%	5%	6%	7%	7%	16%	10%
I have an annual policy that covers this summer (vacation/holiday)	19%	4%	22%	58%	7%	3%	5%	16%	31%	17%	15%
I am covered already by my credit card or bank account	11%	8%	11%	8%	30%	5%	9%	13%	13%	8%	13%
Very likely	18%	13%	24%	10%	5%	18%	20%	9%	9%	30%	38%
Somewhat likely	10%	8%	9%	4%	7%	18%	16%	7%	7%	17%	10%
Not sure	13%	17%	9%	7%	19%	20%	18%	17%	14%	7%	9%
I will not purchase travel insurance this summer	20%	41%	14%	8%	28%	31%	25%	30%	18%	5%	6%

Q7. Regarding your travel plans this summer, how likely are you to purchase travel insurance for your [vacation/holiday]?
Base: Those who plan to travel

Travel insurance buyers are most commonly business owners, senior executives, or individuals with high household incomes. These segments tend to have greater financial exposure, making travel insurance particularly appealing to them.



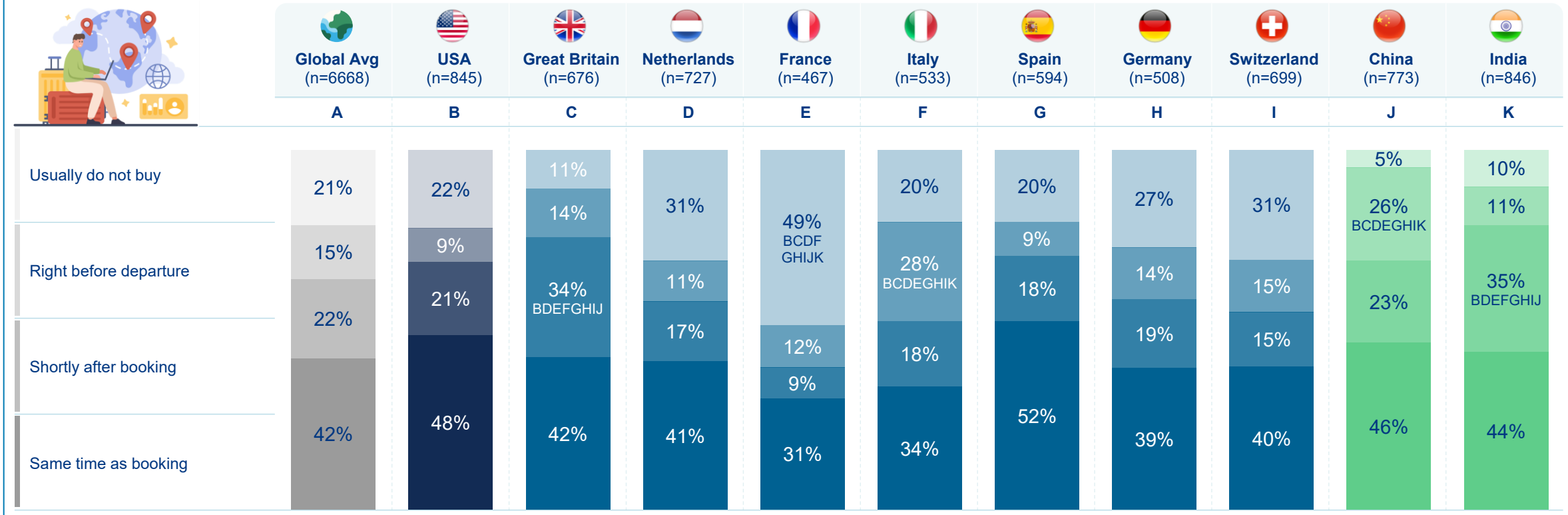
Proportion of Senior Executives Who Have/ Likely to Get Travel Insurance

84%

Q7. Regarding your travel plans this summer, how likely are you to purchase travel insurance for your [vacation/holiday]?
Base: Those who plan to travel, (n=8368)

Two out of five travelers intending to use insurance typically purchase it during the booking process, while one in five do so shortly after booking.

When Deciding to Purchase Travel Insurance



Q8. When do you typically decide to purchase travel insurance?
Base: Among those who plan to travel with insurance

Travelers primarily purchase travel insurance for medical assistance, peace of mind, and protection against unforeseen events, placing high importance on health assurance and financial safety during travel.

Reasons for Purchasing Travel Insurance – % Important

	Global Avg (n=6668)	USA (n=845)	Great Britain (n=676)	Netherlands (n=727)	France (n=467)	Italy (n=533)	Spain (n=594)	Germany (n=508)	Switzerland (n=699)	China (n=773)	India (n=846)
	A	B	C	D	E	F	G	H	I	J	K
For medical assistance and repatriation	86%	75%	90%	88%	79%	85%	86%	87%	83%	91%	89%
Peace of mind/general security	85%	88%	92%	86%	79%	83%	88%	73%	76%	93%	89%
For unforeseen events or disruptions while travelling	85%	85%	90%	86%	81%	81%	81%	82%	78%	92%	88%
For reimbursement in case I must cancel my trip	84%	84%	83%	80%	88%	85%	82%	86%	84%	83%	86%
For reimbursement of medical costs abroad	84%	75%	90%	87%	82%	83%	85%	87%	79%	78%	89%
For possible baggage issues	77%	73%	82%	73%	76%	74%	78%	62%	72%	84%	87%
Requirement (e.g., Visa, business travel, airline tour, etc.)	68%	58%	67%	56%	61%	68%	70%	59%	62%	81%	87%
Someone else told me to/organised it for me	52%	49%	46%	37%	45%	53%	60%	37%	42%	58%	79%

Q9. How important are each of the following reasons for purchasing travel insurance for your summer [vacation/holiday]?
Base: Among those who plan to travel with insurance

Travelers value insurance providers offering 24/7 support, quick claims processing, and flexible coverage because reliable and personalized protection against unforeseen travel disruptions and risks is crucial.

Top Features Valued Most in a Travel Insurance Provider (1/2)

	Global Avg (n=6668)	USA (n=845)	Great Britain (n=676)	Netherlands (n=727)	France (n=467)	Italy (n=533)	Spain (n=594)	Germany (n=508)	Switzerland (n=699)	China (n=773)	India (n=846)
	A	B	C	D	E	F	G	H	I	J	K
Contact center available 24/7	51%	45%	44%	65%	64%	55%	53%	52%	60%	33%	47%
Claims experience ease and speed	49%	50%	51%	65%	41%	40%	48%	46%	41%	56%	42%
Coverage options and flexibility	48%	58%	60%	34%	36%	54%	55%	44%	40%	60%	39%
Trusted medical network	37%	29%	37%	34%	36%	44%	43%	33%	35%	37%	38%
Emergency assistance coordination	36%	37%	43%	38%	37%	32%	28%	41%	42%	30%	34%
Proactive claims (automatic insurance payouts triggered by predefined events)	26%	27%	23%	12%	24%	21%	27%	34%	25%	39%	29%

Q10. What are the top three features you value most in a travel insurance provider?
Base: Among those who plan to travel with insurance

Other valued features include a trusted medical network, emergency coordination, and proactive claims. Consumers also desire convenience and autonomy in managing their travel insurance.

Top Three Features Valued Most in a Travel Insurance Provider

	Global Avg (n=6668)	USA (n=845)	Great Britain (n=676)	Netherlands (n=727)	France (n=467)	Italy (n=533)	Spain (n=594)	Germany (n=508)	Switzerland (n=699)	China (n=773)	India (n=846)
	A	B	C	D	E	F	G	H	I	J	K
Digital user experience	19%	20%	13%	19%	9%	12%	16%	16%	18%	22%	32%
Documentation ease	18%	14%	14%	17%	45%	23%	20%	23%	24%	4%	9%
Self-service portal	17%	20%	14%	15%	6%	20%	10%	10%	15%	20%	30%

Q10. What are the top three features you value most in a travel insurance provider?
Base: Among those who plan to travel with insurance

Globally, travelers primarily purchase travel insurance directly from insurers, with online travel sites and travel agencies as the second most common option. However, there are some notable regional variations in purchasing behaviors.

Where Travel Insurance is Purchased Most Often

	Global Avg (n=6668)	USA (n=845)	Great Britain (n=676)	Netherlands (n=727)	France (n=467)	Italy (n=533)	Spain (n=594)	Germany (n=508)	Switzerland (n=699)	China (n=773)	India (n=846)
	A	B	C	D	E	F	G	H	I	J	K
Directly from an insurer	31%	26%	30%	51%	19%	22%	28%	37%	44%	32%	19%
Through a travel agency/ tour operator	13%	13%	5%	3%	9%	28%	26%	10%	11%	16%	14%
Through an online travel site	13%	15%	9%	5%	8%	15%	17%	12%	7%	15%	28%
Covered through my credit card or bank	11%	10%	12%	4%	37%	6%	7%	16%	14%	7%	7%
Through my bank	9%	8%	11%	15%	15%	4%	11%	6%	6%	4%	10%
Through an airline	6%	16%	4%	2%	4%	5%	4%	3%	5%	9%	9%
From an insurance agent/broker	6%	4%	4%	11%	1%	6%	4%	4%	5%	7%	7%
From an insurance comparison website	6%	3%	22%	5%	2%	8%	2%	9%	3%	3%	3%

Q11. Where do you most often purchase travel insurance?
Base: Among those who plan to travel with insurance

Many travelers view the risk of incidents during travel as low, leading them to forgo insurance. Cost concerns also deter purchases, with some believing their trip's expense doesn't justify insurance, others opting instead to allocate funds directly to travel.

Reasons Will Not Purchase Travel Insurance (1/2)

	Global Avg (n=1700)	USA (n=496)	Great Britain (n=109)	Netherlands (n=61)	France (n=207)	Italy (n=215)	Spain (n=167)	Germany (n=215)	Switzerland (n=146)	China (n=39)	India (n=45)
	A	B	C	D	E	F	G	H	I	J	K
The risk of something happening is too low	39%	51%	36%	37%	31%	26%	36%	45%	42%	40%	34%
It is too expensive for what it is	33%	35%	26%	27%	53%	47%	16%	23%	29%	43%	39%
The cost of my trip is not worth insuring	25%	29%	36%	27%	31%	23%	21%	17%	19%	34%	30%
I'd rather save the money for the trip itself	21%	33%	16%	15%	21%	14%	20%	14%	23%	39%	24%
The length of my trip is too short	21%	22%	25%	21%	24%	22%	18%	17%	19%	28%	19%
I think I am already sufficiently covered by my health insurance	15%	14%	5%	33%	20%	10%	15%	19%	17%	5%	13%

Q12. Why are you not planning on purchasing any travel insurance for your [vacation/holiday] [this summer]?
Base: Among those who plan to travel without insurance

Other reasons consumers might skip travel insurance are due to flexible booking options, self-reliance, distrust in insurers, reliance on existing health coverage, and complexities or restrictions in policies.

Reasons Will Not Purchase Travel Insurance (2/2)

	Global Avg (n=1700)	USA (n=496)	Great Britain (n=109)	Netherlands (n=61)	France (n=207)	Italy (n=215)	Spain (n=167)	Germany (n=215)	Switzerland (n=146)	China (n=39)	India (n=45)
	A	B	C	D	E	F	G	H	I	J	K
I believe in personal responsibility	14%	13%	11%	22%	8%	9%	19%	13%	22%	23%	27%
I don't trust insurers to pay out my claims	9%	11%	9%	9%	17%	6%	9%	4%	10%	5%	19%
My trip booking are flexible enough	8%	11%	7%	6%	6%	4%	11%	9%	6%	12%	20%
The coverage terms are too limited with exclusions and conditions	7%	8%	9%	10%	12%	6%	5%	3%	8%	17%	4%
Travel insurance seems too complicated to understand	4%	4%	5%	2%	2%	3%	4%	3%	2%	17%	12%
Other	5%	3%	12%	3%	10%	2%	12%	4%	4%	0%	0%

Q12. Why are you not planning on purchasing any travel insurance for your [vacation/holiday] [this summer]?
Base: Among those who plan to travel without insurance

Across all markets, affordable pricing is the top incentive to purchasing travel insurance.

What Would Make Purchase of Travel Insurance More Likely in the Future – Affordability

59%
Global Average
(n=1700)

57%
USA
(n=496)

68%
Great Britain
(n=109)

69%
Netherlands
(n=61)

59%
France
(n=207)

54%
Italy
(n=215)

58%
Spain
(n=167)

61%
Germany
(n=215)

57%
Switzerland
(n=146)

71%
China
(n=39)

64%
India
(n=45)

Q13. What would make you more likely to purchase travel insurance in the future?
Base: Among those who plan to travel without insurance

Factors that would increase travel insurance purchases include bundling with travel bookings for convenience, offering flexible coverage options, ensuring a swift claims process, and enabling payment or rewards with loyalty points alongside live support.

What Would Make Purchase of Travel Insurance More Likely in the Future – Other factors

	Global Avg (n=1700)	USA (n=496)	Great Britain (n=109)	Netherlands (n=61)	France (n=207)	Italy (n=215)	Spain (n=167)	Germany (n=215)	Switzerland (n=146)	China (n=39)	India (n=45)
	A	B	C	D	E	F	G	H	I	J	K
If bundled with travel booking	35%	32%	19%	15%	40%	45%	37%	39%	41%	28%	27%
More flexible coverage options	21%	27%	15%	24%	28%	16%	13%	19%	16%	28%	46%
Easier/faster claims process	16%	16%	14%	9%	24%	9%	7%	18%	9%	42%	49%
Ability to pay with loyalty points or miles	8%	15%	8%	3%	8%	5%	5%	2%	8%	35%	14%
Ability to earn loyalty points or miles	8%	15%	9%	7%	8%	7%	3%	5%	7%	12%	4%
Access to live customer support	7%	7%	1%	4%	8%	8%	6%	3%	7%	17%	23%

Q13. What would make you more likely to purchase travel insurance in the future?
Base: Among those who plan to travel without insurance

Globally, insured travelers prioritize 24/7 customer support and emergency services in mobile apps from travel insurers. They also value digital claims handling and policy management for streamlined insurance processes.

Expected Mobile App Features for Travel Insurance (1/2)

	Global Avg (n=6668)	USA (n=845)	Great Britain (n=676)	Netherlands (n=727)	France (n=467)	Italy (n=533)	Spain (n=594)	Germany (n=508)	Switzerland (n=699)	China (n=773)	India (n=846)
	A	B	C	D	E	F	G	H	I	J	K
Access 24/7 customer support and emergency assistance services	63%	64%	67%	68%	61%	60%	61%	64%	64%	53%	65%
View and manage insurance policy	45%	48%	59%	57%	34%	41%	37%	52%	42%	37%	40%
Start claims digitally and auto handling of potential claims/damages	45%	45%	50%	55%	37%	34%	34%	57%	43%	43%	45%
24/7 real-time medical interaction	38%	36%	44%	35%	31%	37%	37%	35%	37%	37%	48%
Cashless hospital access abroad	36%	27%	36%	42%	38%	29%	36%	40%	36%	30%	41%
Storing travel documents	32%	41%	36%	18%	24%	20%	32%	33%	27%	39%	41%
Travel alerts/safety advice	31%	43%	36%	26%	22%	31%	24%	30%	27%	33%	36%

Q14. Which features would you expect or value in a mobile app provided by your travel insurer? Please select all that apply.
Base: Among those who plan to travel with insurance

Insured travelers also value mobile app features like trusted hospital finders, proactive travel disruption benefits, and cyber protection. Fewer travelers prioritize digital wallet or eSIM functionalities.

Expected Mobile App Features for Travel Insurance (2/2)

	Global Avg (n=6668)	USA (n=845)	Great Britain (n=676)	Netherlands (n=727)	France (n=467)	Italy (n=533)	Spain (n=594)	Germany (n=508)	Switzerland (n=699)	China (n=773)	India (n=846)
	A	B	C	D	E	F	G	H	I	J	K
Trusted hospital finder	30%	28%	38%	26%	28%	23%	26%	36%	29%	33%	28%
Proactive benefits for travel disruption	27%	35%	35%	17%	20%	25%	25%	28%	21%	37%	28%
Cyber protection	23%	27%	22%	12%	15%	15%	20%	19%	20%	33%	41%
Digital wallet	17%	25%	20%	5%	8%	20%	9%	11%	10%	20%	33%
e-Sim	16%	12%	14%	9%	9%	13%	21%	10%	11%	21%	33%
I wouldn't use an app	7%	9%	9%	12%	15%	5%	6%	11%	7%	2%	1%

Q14. Which features would you expect or value in a mobile app provided by your travel insurer? Please select all that apply.
Base: Among those who plan to travel with insurance

Contacts

Allianz Partners

Press contact
allianzpartners@fleishmaneurope.com

Allianz Partners Communication
cc@allianz.com

IPSOS
Sean.Simpson@ipsos.com
Derek.Brasier@ipsos.com

Thank you!