

SECURING TRAVEL EXPERIENCES: THE IMPACT OF TRANSLATION ON TOURISM INSURANCE ACCESSIBILITY

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ABSTRACT

In today's globalized travel environment, language barriers pose significant challenges to travelers, particularly when it comes to accessing tourism insurance services. This study explores the role of translation in enhancing accessibility to tourism insurance for non-native speakers and examines how effective translation practices impact the security and inclusiveness of the insurance experience. Through a mixed-methods approach involving surveys and analysis of translated insurance documents, we investigate travelers' perceptions and the clarity of translated insurance policies. Our findings suggest that accurate and culturally aware translations increase trust, comprehension, and accessibility, ultimately improving the user experience and broadening the reach of tourism insurance services.

KEYWORDS

Tourism insurance, translation, accessibility, cultural adaptation, language barriers

Introduction (Kirish/Vvedenie)

An important part of the world economy, tourism attracts millions of visitors annually from a wide range of language and cultural backgrounds. Tourism insurance is a crucial part of safe travel because when tourists visit new places, they run into a number of unanticipated dangers, from health problems to travel delays. However, language limitations frequently make it difficult for non-native speakers to interpret insurance documentation. These obstacles may cause insurance terms to be misunderstood, coverage to be misunderstood, and, in the end, protection to be lacking in dire circumstances. In this context, translation plays a critical role in tourism insurance by bridging linguistic gaps to enhance accessibility, clarity, and security for international tourists. High-quality translations help travelers comprehend policy terms, exclusions, and procedures for making claims, reducing their concerns about navigating insurance matters in an unfamiliar language. This is particularly important in today's globalized travel landscape, where inclusivity and cultural adaptation are crucial to satisfying a diverse customer base. This study aims to investigate the impact of translation quality on the accessibility of tourism insurance. Specifically, it examines how accurately translated insurance documents influence travelers' understanding and trust, ultimately contributing to a safer and more inclusive travel experience. By highlighting the role of translation in tourism insurance, this study seeks to provide insights that can benefit insurance providers, translation professionals, and travelers alike, contributing to enhanced accessibility and confidence in travel insurance services for global audiences.

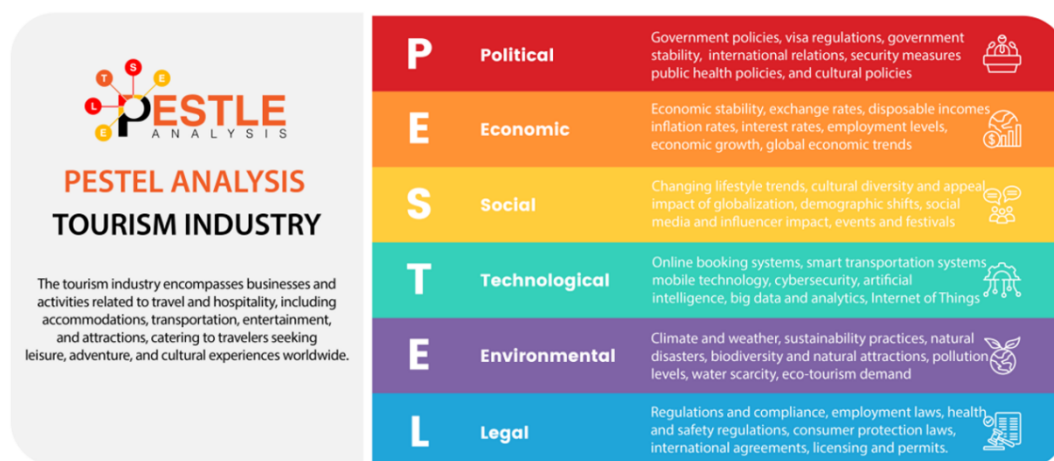
Metodologiya (Методология/Methodologiya)

To evaluate the impact of translation on tourism insurance accessibility, we implemented a mixed-methods approach combining both survey data and document analysis. This two-phase approach enabled us to gain a comprehensive understanding of how translation quality affects travelers' comprehension and confidence in tourism insurance. We

conducted a survey with 150 international travelers who had recently purchased tourism insurance. Respondents were recruited from various online travel forums and social media platforms where travelers share experiences. The survey included questions aimed at assessing travelers' understanding of insurance documents, the perceived clarity of the translated materials, and the extent to which language barriers influenced their decisions regarding insurance coverage. Additional questions were designed to capture specific challenges respondents faced when reading translated policy documents, such as unclear terminology or complex phrasing. The survey responses provided quantitative insights into travelers' experiences and highlighted common areas of confusion caused by translation issues. To further examine the quality of translations, we selected ten insurance policy documents from prominent tourism insurance providers. These documents were sourced from providers offering coverage to a diverse, international client base. We analyzed each document for translation accuracy, cultural adaptation, and readability, focusing on how effectively key terms, conditions, and procedural instructions were translated. The document analysis aimed to identify frequent translation errors, ambiguities, and omissions that could potentially confuse non-native speakers. This analysis provided qualitative data to support the survey findings, highlighting specific translation issues that could impact travelers' understanding and trust in their insurance coverage.

PESTAL Analysis

In addition to the survey and document analysis, a PESTAL (Political, Economic, Social, Technological, Environmental, and Legal) analysis was conducted to explore the broader external factors that influence tourism insurance accessibility. This analysis aimed to examine how external factors impact the demand for and delivery of tourism insurance services, particularly in the context of translation (picture 1).



Picture 1. Pestel analysis tourism industry

These findings present actionable insights for tourism insurance providers and open avenues for further research into making travel safer and more inclusive through effective translation practices.

- **Political:** We considered government regulations and policies related to the tourism and insurance industries, including language requirements for insurance documents in different countries and the impact of international agreements on insurance providers' obligations.
- **Economic:** The economic environment was assessed, including factors such as the global travel market's growth, tourism-related expenditures, and the affordability of insurance coverage in various regions.
- **Social:** We analyzed the social factors influencing the need for translation, such as the increasing movement of people across borders, the cultural diversity of travelers, and language preferences.
- **Technological:** Technological advances, particularly in digital translation tools and AI-driven services, were reviewed for their role in enhancing the accessibility and quality of translated materials.
- **Environmental:** The environmental aspects were less directly related to the focus of this study but were considered in terms of sustainable tourism practices influencing the insurance policies offered.
- **Legal:** We explored the legal requirements for tourism insurance, including local laws governing insurance disclosures in different languages and the need for accurate, legally compliant translations.

The PESTAL analysis provided valuable contextual understanding and highlighted the dynamic factors that shape how translation impacts tourism insurance accessibility across different regions and markets.

Results

The survey and document analysis yielded important insights into how translation quality impacts tourism insurance accessibility, highlighting specific challenges travelers face when navigating insurance documents in a non-native language.

The survey responses underscored the significant role of translation in travelers' understanding and trust in tourism insurance policies. Of the 150 respondents:

- 78% reported that language barriers negatively impacted their comprehension of insurance documents, particularly due to complex terminology and legal jargon.
- 63% expressed a lack of confidence in the translated materials, noting that ambiguities and unfamiliar terms made it difficult to fully understand policy details. Respondents often cited terms like "premium," "coverage limits," and "exclusion clauses" as sources of confusion.
- 70% indicated that culturally adapted translations improved their experience, allowing them to better grasp the policy's terms and conditions. These respondents reported greater trust in the insurance provider when translations incorporated familiar language and culturally relevant examples, which minimized the risk of misinterpretation.

These findings highlight that while translation is essential for accessibility, the translation quality and cultural adaptation directly affect travelers' confidence in understanding their insurance policies. The document analysis revealed recurring translation issues that could hinder non-native speakers' understanding of insurance policies. Key findings included:

- **Literal Translations:** Many translations were direct and lacked cultural nuance, failing to effectively communicate terms with specific legal or insurance-related meanings. For instance, terms such as "deductible" and "liability" were often translated word-for-word, leading to confusion, as these terms can carry nuanced meanings that vary by cultural context.
- **Ambiguities in Policy Exclusions and Procedures:** Direct translations of exclusion clauses and claim procedures often resulted in vague or ambiguous language. This could prevent travelers from understanding what situations are not covered by the policy or how to proceed with filing a claim. Such misunderstandings may lead travelers to believe they are covered in situations where they are not, leaving them vulnerable in critical moments.
- **Inconsistency in Terminology:** Some documents showed inconsistency in key terms, with different translations used for the same concept within a single policy. This inconsistency was particularly confusing for non-native speakers, as it made the documents harder to follow and interpret.

The document analysis supports the survey findings, indicating that quality translation, particularly one that includes cultural adaptation and terminological consistency, is crucial in ensuring tourism insurance policies are accessible and trustworthy for international travelers.

Literature review (Обзор литературы / Adabiyotlar tahlili)

The results of this study emphasize the pivotal role of translation in making tourism insurance more accessible to a diverse, global audience. Accurate, culturally sensitive translations enhance travelers' understanding of insurance policies, which is critical for building trust and ensuring they feel protected during their travels. By providing clarity and reducing ambiguities, high-quality translations contribute to an inclusive insurance experience that meets the needs of non-native speakers. For tourism insurance providers, these findings underscore the value of investing in high-quality, culturally adapted translations. By addressing common translation issues—such as literal translations and terminology inconsistencies—insurers can significantly improve customer satisfaction.

When travelers understand the details of their insurance coverage, they are less likely to encounter issues or experience frustration, leading to higher confidence in the insurance provider and a stronger sense of security. This, in turn, can expand an insurer's client base, as a more inclusive approach to language makes insurance policies accessible to a broader international audience. Moreover, culturally adapted translations can enhance brand reputation, establishing the provider as a customer-centric and globally minded service. This study had certain limitations. It focused on international travelers purchasing tourism insurance primarily for English-speaking destinations, which limits its applicability to non-English-speaking regions. Future research could explore translation's impact on tourism insurance accessibility in destinations where English is not the primary language. Additionally, this study did not account for digital translation tools, which are increasingly relied upon by travelers for real-time assistance. Investigating the effectiveness and limitations of these tools could offer insights into how technology can further improve accessibility, particularly in emergency situations where immediate comprehension of policy terms is essential. Future studies could also

assess how specific cultural adaptations in translations impact travelers' comprehension and trust across different linguistic and cultural groups.

Conclusion (Заключение/Xulosa)

Translation is essential in bridging linguistic gaps and making tourism insurance accessible to a global audience. Accurate, culturally adapted translations enable non-native speakers to fully understand the terms of their insurance coverage, which fosters trust and promotes security in their

travel experiences. As the tourism sector continues to expand internationally, prioritizing high-quality translations will be key for insurance providers seeking to accommodate a diverse customer base. By doing so, they can improve service accessibility, build stronger customer relationships, and contribute to safer, more inclusive travel experiences for all.

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