# Vacationers Concerned About Extreme Weather Urged To Consider Travel Insurance

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**NEW YORK, February 10, 2014**? Polar Vortexes and historic snowfalls as far south as Houston, TX have resulted in cancelled flights, frayed nerves and delayed vacations. But with severe winter weather also comes consumers? renewed interest in travel insurance, according to the Insurance Information Institute (I.I.I.).

?Consumers are confused by travel insurance,? says Jeanne M. Salvatore, I.I.I.?s chief communications officer.? They?re not sure what it covers and when it make sense to purchase it.?

To decide if you need travel insurance, the I.I.I. recommends asking these key questions:

- If I cancelled my travel plans, would I lose the financial value of the trip?
- Could weather delays or related events result in missing out on all or part of my vacation package?
- Would I lose the money I paid in advance for the vacation if the tour operator goes bankrupt?
- Am I taking a vacation that includes activities that may cause me to be injured?
- Do I have any special vacation needs?e.g. traveling with small children or an older relative?
- Am I traveling to a location where I may need special assistance?

If the answer to any of these questions is ?yes? then travel insurance may be the way to go.

Most travel insurance policies include three basic types of coverage:

1. Trip Cancellation, Interruption or Delay: Provides coverage should you need to cancel a trip due to sickness, a death in the family, bad weather, delayed shipment of luggage or another disaster listed in the policy. In addition, if you become seriously ill or are injured during the trip, some travel insurance policies will provide reimbursement for the unused portion of the vacation. (There may be exclusions for pre-existing conditions, so check your policy carefully.) Lastly, some?but not all?travel insurance policies may provide coverage if the cruise line or tour operator goes out of business. If you are paying by credit card, check with the card issuer to see if the company provides financial protection for this type of event.

For an additional fee, some insurance companies also offer a ?Cancel for Any Reason? provision, which provides coverage if you cancel a trip due to ?the fear of something that may happen,? such as civil unrest or the possibility of a natural disaster.

2. Medical Insurance and Medical Evacuation: Provides coverage if you become sick or injured while

traveling? for example, being airlifted off a mountain due to a skiing or hiking accident, or in the event you get seriously ill or are injured and need to be flown home. Some commercial airlines require very sick passengers to travel on a stretcher with a medical escort; your travel insurance company will usually make arrangements for this.

**3. 24-hour Assistance:** This service is provided by most travel insurance companies and can help travelers find doctors, arrange accommodations, contact families or provide other forms of assistance in case of an emergency. Other travel related coverages may include: Accidental Death, should you or a member of your group die during the course of a trip; and Luggage Insurance or Personal Effects Coverage, which provides protection if your luggage and/or personal belongings are lost, stolen or damaged during the trip.

The cost of a travel insurance policy is based upon the age of the traveler, the specific coverages selected and the cost of the trip. On average, standard trip insurance policies will cost about 5 to 7 percent of the cost of the trip.

Travel insurance is different from the cancellation waivers that many cruise and tour operators offer. Waivers are not insurance; they are relatively inexpensive and provide coverage if you have to cancel the trip, but come with many restrictions and are not regulated by state insurance departments.

There are many different travel insurance companies and types of policies to choose from. Before choosing one, compare companies, policy coverage, benefits and prices. And check your health and homeowners insurance policies to see what coverage you already have. You may discover that your medical insurance does not cover you abroad, and may provide no coverage at all for medical evacuation.

To get the travel insurance policy that is right for your situation, talk to your insurance professional or your travel agent.

Additional information is also available from the U.S. Travel Insurance Association.

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Jeanne Salvatore blogs at The Fine Print.

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Back to top