

Add Travel Protection to Your Holiday Checklist

The holiday season can be a stressful time for everyone. If you're planning on traveling to visit family or friends this year, you can eliminate one possible area of stress by purchasing travel protection.

Travel protection brings peace of mind. It guards against unexpected problems or events and helps travelers to recoup considerable nonrefundable expenses.

"The holidays are a great time for family travel. However, unforeseen circumstances can set the best-laid plans off course, and worse, may cause you to lose all or part of your vacation payments," says Megan Freedman, executive director of the US Travel Insurance Association (USTIA). "By having the right travel coverage in place, holiday travelers will have the safety net they need to celebrate the holidays without the worry of losing their travel investment."

Here are just a few examples of how travel protection plans can come to the rescue this holiday season.

Lost Baggage—You land in Dallas but your baggage goes to Denver.

Most travel insurance policies will pay up to a fixed daily amount to replace items due to baggage delays exceeding a certain period of time. Travelers should check with their travel insurance carrier on minimum time requirement as well as maximum dollar reimbursement provided.

Bad Weather—A winter storm grounds your flight in Boston, where you must spend the night. You can't get home, and you have no hotel reservation.

If your flight is canceled due to weather conditions, an airline is not required by law to provide you with accommodations. Many travel protection plans provide 24-hour assistance and trip delay coverage that can help you get a hotel room, reimburse you up to a set amount for expenses while delayed, and help reschedule or rebook your flight.

Family Illness—Your plane tickets and hotel reservations are paid for, and you have to cancel at the last minute because your child is sick.

Travel protection plans generally cover cancellation or interruption of a trip due to illness of an immediate family member, in case a member of your family becomes ill while traveling, or if an immediate relative back home takes ill or has an accident and forces you to return home early.

Illness on Vacation—You're on a family holiday in the Caribbean, and dad suffers a serious accident that requires an emergency evacuation back to the U.S. He needs to be transported to a hospital in Miami with specialists.

Many health insurance plans have limited coverage if you are out of network or more than 100 miles away from home. Travel insurance can fill the gap between what your health insurance covers and the actual costs of your medical care. Also, medical evacuation—which can run into hundreds of thousands of dollars—is typically not covered in standard health insurance policies. In the event of a serious accident or illness, the 24-hour assistance provided by most travel protection plans can help arrange hospital or other medical treatment as well as the air ambulance trip and/or other needed medical transportation.

Home Disasters—You have to cancel your trip because your Christmas tree caught on fire and your home is uninhabitable due to smoke damage.

Some travel protection plans will reimburse you if you have to cancel a trip or return home early because your home is uninhabitable due to a catastrophe such as fire or flooding.

Work and Other Emergencies—There are special travel protection plans that cover situations such as canceling for work-related reasons or even canceling for any reason. These plans, while usually more costly than the average, will cover you against an even broader range of circumstances.

What to Know

When purchasing travel insurance, UStiA recommends that you carefully review the policy and be sure you understand what is and is not covered. If you have questions about the plan and what is or isn't included, ask the insurance company.

About UStiA (www.ustia.org)

UStiA is a nonprofit association of insurance carriers and allied businesses involved in the development, administration, and marketing of travel insurance and assistance services. UStiA promotes fairness, integrity, and a commitment to excellence in the travel insurance industry, with a mission to educate the public on travel insurance while maintaining high industry standards.

UStiA also sponsors TRIP (Travel Responsibly, Informed, and Protected), a consumer advocacy website with helpful information, including timely tips on travel, health, safety, and security. For more information, visit www.trip.ustia.org.

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