



For Immediate Release
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How to Choose Reputable Travel Insurance

In the wake of a recent warning from the Florida Department of Financial Services advising that any travel insurance sold must be underwritten by a fully-licensed travel insurance company that is legally registered in the state, The United States Travel Insurance Association (USTIA) is offering tips to consumers to help them identify reputable travel insurance providers. The Florida Department of Financial Services advisory comes as a result of consumer losses stemming from unpaid claims on policies sold through unlicensed travel insurance in that state.

“While most travel insurance and trip protection policies are legitimate, it is important for consumers to educate themselves and ensure that they are buying from a reputable source,” says Mike Ambrose, UStiA president.

The experts at UStiA – whose mission is to foster high standards of ethical conduct and business practices --offer seven consumer-wise hints to help consumers make a prudent travel insurance decision.

1. **Know who is underwriting the policy.** Ask for the name of the insurance company underwriting the policy. All legitimate policies must identify the insurance company.
2. **Check out the company. If you are not familiar with the company providing your travel insurance, do a little research.** Visit the company website. Check the credentials of the company’s insurer through A.M. Best (www.ambest.com), an international insurance rating agency; or the Better Business Bureau. Also check for membership in the US Travel Insurance Association (www.ustia.org). The Web site carries a list of member companies, each of whom adheres to strict legal and ethical standards.
3. **Buy from a reputable source** such as a travel agent belonging to the American Society of Travel Agents (ASTA), or from a reputable cruise line, tour operator, airline, Internet site, insurance broker or directly from the travel insurance provider. Sellers of travel insurance must be licensed in each state where business is conducted, and sell only products licensed in that state.
4. **Assess your needs.** Will you need coverage for emergency medical expenses? Do you want to protect the deposits and other nonrefundable deposits for your trip

in the event you have to cancel your trip or a family member becomes ill? Do you want coverage in case your personal belongings are lost, stolen, or delayed in transit? Ask yourself what possible scenarios could develop to derail your travel plans.

5. **Know if you have other coverage.** When you travel, don't assume that you have the coverage you need from your credit cards, home owners insurance, airlines, or other sources. While these sources may offer limited coverage for some travel scenarios, only comprehensive travel insurance offers full protection under a single umbrella.
6. **Know what the policy includes.** Always do your homework and read the policy carefully so you know what is and is not included. Most companies provide a customer service number for questions and answers, and also provide a grace period for cancellation.
7. **Keep all appropriate paperwork/documentation.** When traveling, keep records and save all receipts in case you have to file a claim for travel delay, medical treatment, lost luggage, or any of other unforeseen situations.

About UStiA

UStiA promotes fairness, integrity and a commitment to excellence in the travel insurance industry. With a mission to educate the public on travel and vacation rental insurance while maintaining high industry standards, UStiA is a non-profit association of insurance carriers and allied businesses involved in the development, administration and marketing of travel insurance and assistance.

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