

**For Release  
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### **US Travel Insurance Association: Travelers Should Be Prepared for Weather Events**

The US Travel Insurance Association advises travelers that an ounce of prevention can be worth a pound of cure. If you're traveling to a hurricane-prone area, or if you live or rent a time-share or other property in such an area, purchasing travel insurance at the time you buy your trip can help protect your vacation investment.

In the face of a hurricane travelers can be confronted with situations such as trip cancellation, travel delays or interruption because of closed airports, illness or injury, and the need to advise friends and family back home of your whereabouts or situation.

A single, composite travel insurance policy can cover a number of unforeseen situations brought about by severe weather. Depending on the type of policy you buy, travel insurance can repay expenses due to delays and interruptions caused by severe weather, as long as the policy is purchased *before* the specific storm(s) is predicted and the situation meets other conditions.

“For instance, if you bought a policy before the announcement of a hurricane that ends up causing your airport to shut down, you are probably covered,” says Ed Walker, UStiA President, noting that other policy conditions may include impassable roads or other emergency situations for a specified period of time. Walker adds that the U.S. Department of Transportation does not require airlines to compensate passengers for weather-caused delays.

Medical insurance, which is part of most comprehensive travel insurance policies, covers trip-associated accidents and illnesses up to a set amount. In addition to medical visits and hospitalization, these policies usually provide for necessary medical evacuation, as well as locating doctors and medical facilities. Regular health insurance policies may cover accidents while traveling, but may not cover medical transportation.

Another facet of insurance is assistance, where 24-hour hotline service can help expedite messages on your behalf to family, friends and employers, as well as troubleshoot in certain situations.

#### Travel Insurance in Action: Hurricane Katrina

Hurricane Katrina is an example of how travel insurance can come to the rescue. Travel insurance companies helped New Orleans residents who were policy-holders cancel imminent trips, secure refunds and obtain reimbursement for their trips. Since phone service was limited, insurance providers worked on behalf of their travel suppliers to expedite refunds and claims, as well as get cruise passengers on flights back home.

### Check Your Existing Policies

UStiA suggests that travelers carefully examine their existing insurance such as medical, home, and car policies, as well as coverage offered by their credit cards before leaving home so they know what is and is not covered. "Sometimes travelers are surprised to learn how little their existing policies cover. That is where travel insurance comes in," observes Walker.

### Peace of Mind and Protecting Investment Major Concerns

According to a consumer survey commissioned by UStiA the top three reasons for purchasing travel insurance are: peace of mind, protection against the unexpected and concern over losing the financial investment in a trip. Among non-purchasers two-thirds said that conditions could arise that would cause them to buy travel insurance, including weather concerns and protecting the cost of the trip.

Cruise passengers as a whole seem to be aware of the importance of purchasing travel insurance, as the survey revealed that 70% of those taking cruise ships purchase travel insurance. The survey also revealed that about 17% -- or one out of every 6 persons -- purchasing travel insurance have actually filed a claim at some point

### UStiA

The US Travel Insurance Association (UStiA) promotes fairness, integrity and a commitment to excellence in the travel insurance industry. Its mission is to educate the public on travel insurance while maintaining high industry standards. Formed in 2004, the UStiA is a non-profit association of insurance carriers and allied businesses involved in the development, administration and marketing of travel insurance and assistance. In 2004, UStiA member companies provided travel insurance policies to more than 17 million people.

Travel insurance is available from travel agencies, airlines, tour operators, hotels and resorts, and insurance brokers as well as through the internet. For more information on UStiA visit [www.ustravelinsurance.org](http://www.ustravelinsurance.org).

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Contact:

Linda Kundell

Kundell Communcations

t: 212-877-2798, f: 212-877-3387

LRKPR@aol.com - or -

kundellcom@nyc.rr.com