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### **Most Travel Insurance Companies Covering Travelers Affected by Iceland Volcano Eruption, says US Travel Insurance Association**

The [US Travel Insurance Association](#) reports that most of its member companies are providing coverage to travelers affected by trip cancellations and delays arising from the volcanic eruption in Iceland. To qualify for coverage, the travel insurance policy must have been purchased prior to the volcano eruption.

“Travel insurance covers travelers in any number of situations. Under the current circumstances, where ash has grounded thousands of flights, travelers are covered because their flights have been cancelled or delayed due to weather; a destination is made uninhabitable; an airport closed for 24 hours or more, and/or airline service has ceased because of natural disaster,” explains UStiA president Jim Grace.

Travel insurance coverage in such situations generally falls into two main categories:

- **trip cancellation and interruption** provides reimbursement for nonrefundable travel expenses such as airline tickets, prepaid tours, cruises, etc.
- **trip delay** reimburses expenses incurred, such as hotel accommodations, meals, etc. up to set limits.

In addition, all companies are providing assistance services for travelers who are stranded abroad. Such services include help in rebooking flight arrangements, finding hotel accommodations, facilitating money transfers, notifying work/family, etc.

Other situations including baggage delay or loss, and illness/injury are also covered under many standard travel insurance policies. Coverage varies by company and policy purchased.

“The flight delays caused by the recent volcanic eruptions demonstrate why it is important to consider travel insurance,” says Jeanne Salvatore, senior vice president and consumer spokesperson at the [Insurance Information Institute \(I.I.I.\)](#) “Those planning vacations should select a travel insurance policy that protects their financial investment in the vacation, and provides logistical assistance in the event something goes awry before or during the trip, and offers peace of mind.”

UStiA membership is estimated to represent more than 90% of the travel insurance market in the U.S. For more information and a list of UStiA member companies, visit [www.ustia.org](http://www.ustia.org).

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