



For Immediate Release  
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## Traveling During Hurricane Season?

### Protect Your Travels, Advises US Travel Insurance Association

- More than 30% of flight delays during the June 1 – November 30 hurricane season in 2012 were due to weather, according to the [US Bureau of Transportation](#)
- Over 20,000 flights were cancelled due to Hurricane Sandy
- Predictions are for an active-to – extremely active Atlantic storm season with three to six major hurricanes predicted for the 2013 season in the Atlantic, Caribbean, and Gulf of Mexico.

Severe weather, such as seasonal storms and hurricanes, can play havoc with travel plans, causing trip delays, cancellations, and interruptions. The [US Travel Insurance Association](#) advises that, in addition to inconvenience, hurricanes and storms can cost travelers unforeseen expenses.

Among unexpected expenses are hotel, meal and local transportation, accommodations when airports are closed and travelers stranded, lost vacation payments because travelers can't get to their destination or cruise port, missed days of vacation due to mandatory evacuations, and added incidentals such as clothing and toiletries when baggage is delayed or lost.

It's common today for airlines to waive change fees for cancelled flights due to severe storms or hurricanes. However, there may be a time limit for rebooking. Travel insurance, on the other hand, can reimburse the unused portion of the airline, cruise ticket or other pre-paid vacation costs in case the traveler has to cancel or interrupt a trip due to a covered weather reason.

As with Hurricane Sandy and other storms, the following situations can occur:

- You miss your pre-paid cruise, tour or hotel stay because air travel or other transportation has come to a standstill.
- You must cancel, reroute or reschedule your trip because your destination is affected and hotels are non-operational.
- Your return home is delayed by hours or days and you must pay for additional hotel accommodations at your destination until the storm or flooding abates and your flight can be rescheduled.
- You're stranded at a destination in the path of a hurricane and need to be evacuated or to have alternate travel arrangements made.
- You miss all or part of your vacation due to a hurricane-related mandatory evacuation at your destination.

In each of these real-life hurricane and storm situations travel insurance can make a positive difference. Comprehensive policies can help travelers in the following ways:

**Financial:** Travel insurance can reimburse you for nonrefundable payments if you have to cancel or interrupt your trip due to a hurricane or other weather-related event. Most comprehensive travel insurance policies will also reimburse up to a set amount for hotel accommodations, meals and

incidentals if your travel is delayed beyond a certain period of time (usually 6 hours or more), and for incidentals if your baggage is delayed past a specified number of hours.

**Assistance:** Most travel insurance providers include a 24-hour hotline for travel and travel medical assistance services. These services can include emergency travel arrangements to help evacuate you from an area that is in the path of a hurricane or other natural disaster, help make alternative plans such as finding and booking a hotel, rescheduling flights, and accessing other needed assistance.

For more information and a list of UStiA member companies, visit [www.ustia.org](http://www.ustia.org). UStiA also sponsors [TRIP](http://www.TRIP.ustia.org) (Travel Responsibly, Informed, and Protected), a consumer advocacy web site with helpful information including timely tips on travel, health, safety, and security. Visit [www.TRIP.ustia.org](http://www.TRIP.ustia.org)

### Background

In late October, 2012, [Hurricane Sandy](#) hit the Caribbean and the eastern U.S. from Florida to Maine, and westward to Michigan and Wisconsin, impacting travel for millions. Thousands of travelers were stranded in New York City alone, as they scrambled to find accommodations until their trips could be resumed, sometimes having to wait several days to be rebooked.

### 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 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. Travel insurance and assistance services are available from travel agencies, airlines, tour operators, hotels and resorts, and insurance brokers, as well as through the Internet.

For a list of UStiA members, and other helpful information on travel insurance, visit [www.ustia.org](http://www.ustia.org).

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