



For Immediate Release
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Winter Storms Can Put Vacation Plans in Deep Freeze Travel insurance Can Help

The deep freeze that recently hit Europe – causing flight cancellations and airport closures in four countries -- should remind travelers that winter weather can disrupt even the best-of plans. Closer to home, last year’s Christmas week snowstorms shut down airports from the east coast to the Midwest, grounding hundreds of flights.

Delays, inconvenience and extra expense are often the result of these and other weather events. Here are just some of the weather –related situations that can derail travel plans:

- your flight is cancelled because the airport is closed
- you can’t get to the airport due to a snow emergency
- you’re snowed in at your destination because the roads are closed
- your baggage is delayed due to weather conditions
- you missed your cruise departure because your flight was delayed

Unlike delays and cancellations caused by mechanical problems, U.S. airlines are not required to provide assistance in the case of problems due to weather. In some cases the airline may refer you to a phone number or web site for discount accommodations, but they are not responsible for paying your hotel or any associated expenses.

Travel insurance can come to the rescue in these and other weather related circumstances. A 24 hour assistance hotline, available through most comprehensive travel insurance policies, will help you locate a hotel room if you’re stranded overnight, assist you in rebooking your travel arrangements, help track your baggage so that it can be located upon your arrival, and help notify business and family of your delay.

Many travel insurance plans will also reimburse you for nonrefundable expenses you incur, such as hotel accommodations if your travel is delayed or cancelled for weather-related reasons. Since travel insurance policies vary, be sure to check for minimum number of hours the coverage defines as a delay. Should you have to stay at your destination an extra night, or have to find overnight accommodations near the airport because of weather-related flight cancellations, the insurance may also reimburse hotel ,food, and incidental expenses up to a set amount, usually \$200 - \$500, depending on the policy.

So, this winter the US Travel Insurance Association reminds travelers not to get left out in the cold. In case a storm or severe weather wreaks havoc with your plans, UStiA advises travelers to carry the customer service number and travel insurance policy number with them so they can promptly contact the insurance company for assistance. Also, keep all receipts for expenses associated with a covered flight delay or cancellation.

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 more information and consumer advice on how to shop for travel insurance, visit the UStiA website, www.ustia.org.

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