

Release at will

TRAVEL ASSISTANCE: SERVICES SAVE THE DAY

What if you get sick or injured while traveling abroad and have to be flown home for medical care, or get a call while you are away that someone in your family is sick and you must return? How about lost baggage, or the need to change or cancel a trip because of a family member's illness? What would you do in these cases?

If you purchased a comprehensive travel insurance policy before you left for your trip, you would call the 24/7 help line provided, and ask for assistance to tackle these and other problems.

“A comprehensive insurance policy includes much more than just insurance benefits,” says US Travel Insurance Association President Ed Walker. “A comprehensive policy provides two levels of protection – insurance and assistance services -- two policies in one,” explains Walker.

Traditional travel insurance provides financial reimbursement for expenses such as trip cancellation, interruption or delay, lost or stolen luggage, and emergency medical care.

Travel Assistance, a vital part of most comprehensive travel insurance policies, provides around-the-clock and around-the-world services in emergency and other situations. A 24/7 hotline provided with the travel insurance policy helps with any number of problems a traveler may encounter: local medical or legal issues, the need to arrange a medical evacuation, refill a prescription, track lost luggage, access translation services, as well as rerouting travel itineraries from destinations where there may be strife or a natural catastrophe. In some cases, travel assistance may also include concierge services to help you obtain theatre tickets or make dining and event reservations.

Types of Policies

While most comprehensive travel insurance policies include travel assistance services, they are also available other ways. UStiA suggests these guidelines when assessing your needs:

Comprehensive travel insurance policies generally combine reimbursement for covered financial expenses and assistance into one umbrella package

Assistance Plans

People who are not concerned about financial reimbursement, but who seek assistance—including those living, working, or studying abroad or travelling to more remote areas—might consider an assistance plan. The services included in these plans can offer 24-hour, multilingual emergency help, intelligence briefings on international destinations, and travel related help. Some policies also include medical insurance benefits for international travel.

Medical travel insurance

Travelers concerned primarily with medical protection can purchase a medical travel insurance policy. Short-term medical policies for international travelers provide health insurance and access to qualified local medical providers. Most also include a limited trip interruption or baggage loss benefit. Expatriate Medical, geared for those living, working, and studying abroad, provides a wider array of extended health benefit options not usually included under standard travel insurance policies, like vision and preventive care.

Look before you leap

Whatever type of travel insurance or assistance you purchase, Walker suggests you check your homeowners insurance, medical insurance, and credit cards to be aware of your coverage and its limitations. Then, review the travel insurance or assistance policy carefully and be sure you understand what it includes to ensure that you are adequately covered.

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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