



For Immediate Release

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First Aid for Family Summer Vacations Travel Insurance Helps Protect Clients

Summer is here, and with the rise in family and intergenerational vacations, travel insurance is one item that agents should suggest their clients include in their packing list, advises the [US Travel Insurance Association](#).

For families traveling with grandparents and other relatives, problems such as illness can curtail a trip. So, just as having a first aid kit is important for when things go wrong, agents should alert their clients that travel insurance can come to the rescue in any number of situations.

One comprehensive policy can insure all family members traveling together, covering them against a wide range of possible mishaps. Some travel insurance companies even offer special family policies that may cover children at no additional cost or at discounted prices.

The following are some situations where travel insurance can help save the day.

Last minute family illness

If a trip has to be cancelled or cut short because an immediate family member becomes ill or has an accident, comprehensive travel insurance policies generally reimburse unused, nonrefundable payments made to hotels, airlines, resorts, tour companies and cruise lines.

Medical emergencies abroad

Many domestic medical plans may have limited coverage if a family is out-of-network or more than 100 miles away from home. So, in cases of illness or serious injury that delays or interrupts a trip, family members may not be covered. And if covered, because they are "out of network," they may be saddled with high deductibles and co-pays.

Comprehensive travel insurance policies, on the other hand, will cover medical services and hospitalization abroad for serious illness and injury. This is especially important for grandparents, since Medicare policies and many Medicare Supplemental and gap policies do not cover medical care abroad.

Medical transportation and evacuation abroad – which can run up to \$100,000 or more -- is another crucial service which may not be covered by health insurance. Medical evacuation -- transport and attendant medical care due to severe illness or injury -- is normally included with most comprehensive travel insurance policies, as is 24-hour hotline assistance to coordinate all aspects of care.

Natural disasters

Other unforeseen circumstances can include natural disasters such as earthquakes, floods, hurricanes, and fires. Should a family trip be curtailed by a natural disaster, many travel insurance policies will reimburse for the nonrefundable portion of the trip as well as provide for



return transportation if the trip is interrupted. The same applies if the family's home is made uninhabitable by fire or flood.

Bad weather

If the family's flight is canceled because of bad weather, and they have to stay overnight, the airlines have no legal obligation to provide accommodations. Trip delay coverage provided with most comprehensive travel insurance policies will reimburse for expenses such as lodging and meals, up to a set amount, as well as provide a 24-hour phone assistance line to help find accommodations.

Other reasons for cancelling a trip

Some travel insurance policies cover trip interruption and cancellation if a parent has to cancel or interrupt the trip for work-related reasons and conditions such as having to serve jury duty. For extra protection, other travel insurance policies allow travelers to cancel for any reason at all. Because these policies cover an even broader range of possibilities, this type of insurance costs more than the average 4-8% of the trip cost for standard travel insurance policies.

To buy or not to buy

USTiA recommends that agents ask clients who are deciding if travel insurance is right for them, to determine how important their peace of mind is, and how much money they could conceivably lose due to illness, emergency or catastrophe.

About USTiA

For more information and a listing of USTiA members, visit www.ustia.org. Videos explaining travel insurance and medical evacuation are available by visiting the [USTiA YouTube channel](#) or by keying in *ustravelinsurance* on YouTube.

USTiA also sponsors TRIP (www.trip.ustia.org). Standing for, "Travel Responsibly, Informed, and Protected," the consumer web site is an insider's guide to travel health, safety, and security.

Travel insurance is commissionable to travel agents.

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

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