



For Immediate Release

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Don't Gamble with Your Family Vacation, Advises USTiA

With the summer travel season here, families are hitting the road. But, what happens when something goes wrong with your clients' family vacation?

- A child develops a severe asthma attack and the client's vacation needs to be cancelled.
- A child becomes ill on vacation and the client needs to find a doctor in a foreign country where English isn't widely spoken.
- The client has to return home early because of a family illness, damage to their home or other unforeseeable emergency.
- Your client's family beach vacation is cut short when a hurricane hits their destination.
- Bad weather delays your client's flight and the family misses its cruise departure.

These and other potential problems can ruin even the best-planned family vacation, causing lost time and hassle for both client and agent, lost money, and emotional distress. But travel insurance can help.

According to USTiA, a single comprehensive policy can insure all family members traveling together, covering them against a wide range of possible mishaps. Some travel insurance companies offer special family policies that cover children at no additional cost or at discounted prices. Selling travel insurance also helps protect travel agents and suppliers from possible litigation on the part of the client. And, insurance is commissionable.

The following are some situations that agents may want to share with their clients, each illustrating how travel insurance can help save the day.

Last minute family illness

If the client has to cancel or cut the trip short because he or she or an immediate family member becomes ill or has an accident, either on the trip or at home, comprehensive travel insurance policies generally reimburse for the unused, nonrefundable portion of the trip and/or for the cost of the return travel.

Medical emergencies abroad

Many traditional domestic medical plans have limited coverage for treatment out-of-network. So a client or a family member may not be covered for illness or injury; or, even if covered, may be saddled with high deductibles and co-pays. Most comprehensive travel insurance policies, on the other hand, will cover medical services and hospitalization abroad for emergency illness.

- Also, for older travelers, such as grandparents, Medicare policies may not cover medical care overseas.
- Medical evacuation, too, including transport and attendant care due to severe illness or injury can cost up to hundreds of thousands of dollars, and may not be covered by health insurance. Transport in cases of severe illness or injury is normally included with most comprehensive travel insurance policies, as is 24-hour hotline assistance to coordinate all medical arrangements.

Lost and delayed baggage

Should a family member's bags be lost or delayed past a certain number of hours, most comprehensive travel insurance policies will cover the replacement of contents up to a set limit. In the case of lost bags travel insurance fills the gap and reimburses for costs not covered by the airlines, homeowners insurance or other means.

Bad weather flight cancellations

If the family's flight is canceled because of bad weather, resulting in the trip being delayed overnight, the airline may not be responsible for providing accommodations and meals. Travel insurance can 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.

Natural disasters

Other unforeseen circumstances include natural disasters such as earthquakes, floods, tornados, hurricanes and fires. Should the family's trip be cancelled, delayed or interrupted by a natural disaster or home fire, travel insurance may reimburse the unused, nonrefundable portion of their trip as well as any price difference in return transportation if the trip is interrupted.

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 situations such as having to serve on a jury . For extra protection some travel insurance policies allow people to cancel for any reason. Because these policies cover such a broad 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

To help your clients decide if travel insurance is right for them, UStiA recommends that you ask them to determine how important their peace of mind is, and as well, how much money they could conceivably lose due to illness, emergency or catastrophe.

About UStiA

For more information and a list of UStiA member companies, visit 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

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, cruise lines, and insurance brokers, as well as through the Internet.

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