



For Immediate Release
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MOST AMERICANS UNPREPARED FOR TRAVEL CATASTROPHES

Survey Finds less than 30% of those whose travel plans were impacted had travel insurance

One in eight U.S. adults (12%) either had their travel impacted, or considered changing their travel plans, due to natural disasters or world events since summer 2010, according to recently released findings of a survey conducted for the [US Travel Insurance Association](#).

Yet, of travelers impacted, only 29% had travel insurance, the survey revealed. Of those, 96% reported satisfaction with their travel insurance, and nearly half -49%- said they were very satisfied.

Surprising group most impacted by natural and world events

According to the survey, 18 – 34 year olds were the most likely to have their travel plans changed or impacted by natural or other events (20%), followed by college graduates (17%), and parents of a child under 18 (16%). Understandably, these groups were also more likely to say they would purchase travel insurance for an upcoming trip (34% of 18 – 34 year olds, 28% of college graduates, and 26% of those with a child at home). Additionally, more than a quarter (27%) of those whose household income exceeded \$50,000 said they would likely purchase travel insurance. Slightly more than one in five (22%) aged 55 or older said they planned to purchase travel insurance.

Who is traveling in 2012

Four out of five adults (82%) with household income of over \$50,000 said they planned to take a leisure trip of 100 miles or more in 2012, compared to 54% of households with lower income, while married adults were slightly more likely to take a vacation than those who were unmarried (75% vs. 64%).

Travel at your own risk

Most Americans recognize the importance of insuring their homes, autos, and their health. Likewise, it's important to consider insuring your travels, suggests USTiA. Altering travel plans due to unforeseen events such as storms, and other natural disasters like the Iceland Volcano in 2010, and the Japan tsunami in 2011 can cost travelers money for extra hotel stays, meals, and transportation.

Travel insurance can reimburse travelers for expenses when their trip is delayed or interrupted by unforeseen disasters such as storms, floods, or earthquakes. During a crisis, travel insurance and assistance services can also play an important role in helping with evacuation plans and other arrangements to keep travelers out of harm's way.

UStiA advises that travel insurance offers other important peace- of- mind benefits. If a traveler becomes injured or ill, travel insurance arranges needed medical treatment, reimburses costs not covered by traditional health insurance, and, when needed, provides medical evacuation. When a traveler or family member becomes ill and has to cancel a trip, travel insurance will reimburse non-refundable expenses. Travel insurance also helps protect personal belongings and baggage while traveling, helps in providing legal assistance when things go wrong overseas, and offers a variety of other benefits to travelers.

Assistance services – included in many travel insurance policies or available separately –aid travelers caught in emergency situations, such as the 2011 uprising in Egypt, or the 2012 Costa Concordia tragedy off the coast of Italy. Services can include providing important safety intelligence, assisting in replacement of lost documents such as passports, and even helping arrange transportation out of a destination deemed unsafe.

[TRIP](#) for travel safety and security information

To find helpful information on how to stay safe, and tips on travel security, visit www.TRIP.ustia.org. An acronym for "Travel Responsibly, Informed, and Protected," this consumer advocacy web site, sponsored by UStiA, contains articles and timely tips on travel health, safety, and security, including links to resources such as the U.S. State Department, and everything from currency conversion to weather and flight information.

About the survey

Survey findings are based on an Ipsos poll conducted for UStiA in February, 2012. A national sample of 1,037 adults aged 18 and older from Ipsos' U.S. online panel were interviewed online, and asked: "During the past 12-18 months, have any of your travel plans been impacted (or have you considered changing travel plans) as a result of storms (Hurricane Irene, winter snow or other storms), natural disasters (earthquakes, volcanic eruptions, tsunamis) or other disasters or world events (oil spill, nuclear meltdowns, civil unrest)?"

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 plans are available from travel agencies, airlines, tour operators, hotels and resorts, and insurance brokers, as well as through the Internet. For more information, consumer advice on how to shop for travel insurance, and a listing of UStiA member companies, visit the UStiA website, www.ustia.org.

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