



For Immediate Release
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Nearly Half of Americans More Concerned About Traveling Most Say Events Won't Affect Travel Plans

Nearly half of Americans (48%) recently surveyed by the [US Travel Insurance Association](#) said they are more concerned than in the past about traveling, in light of recent world developments such as the Ebola virus outbreak, or civil unrest in places like Ukraine or the Middle East.

Most Won't Cancel Travel Plans

However, most of those who voiced concern (57%) said that these events will have no effect on their 2015 travel plans. Of the 43% who stated that world developments will affect their travel plans:

- 15% said they would respond by changing the type of travel planned
- 12% said they would purchase travel insurance.
- 10% said they would delay travel plans
- 9% said they would change travel destination.
- 5% said they would cancel their travel plans.

According to the survey, the older the traveler, the less likely they would be to change travel plans. Of the 57% who said world events won't affect their travel plans, most were over 35 years of age: more than 60% of 35 – 54 year olds and two-thirds of 55+, vs. 41% of 18 – 35 year olds. Women, too, were less likely to change plans, with 66% women vs. 47% men saying they won't change travel plans in response to world events.

Nearly Half Voicing Concern Say They will Purchase Travel Insurance

Of Americans who voiced more concern about traveling because of world events, nearly half (45%) said they were more likely to purchase travel insurance. In this group, those in the 18 – 34 year old range, for the third consecutive year, were the most likely to purchase travel insurance (56%).

Among those most likely to purchase travel insurance, the types of coverage that interested them most were for medical and cancellation (77% and 74% respectively), followed by travel interruptions or delays (72%), and emergency medical evacuation coverage (65%). Also, 67% expressed interest in travel assistance services.

Most are Likely to Buy Insurance for Exotic Destinations

The survey revealed that Americans are most likely to purchase travel insurance for trips to more exotic destinations and for cruises (24% and 21% respectively). Road trips plus weekend

getaways (5% each), ski trips (4%), and business trips (3%) proved the least likely for purchasing travel insurance.

Misconceptions about Coverage

When it comes to travel-related problems, over half (53%) of those surveyed assumed they were not covered for situations such as having to cancel their trip, needing medical attention, or finding their baggage lost or stolen. However, the 47% who assumed they were covered, believed they were covered through:

- their personal or group health insurance (27%)
- insurance benefits provided by their credit card (18%)
- the airline, cruise line or tour operator (15%)
- their homeowner's insurance (8%)

UStiA points out that people often mistakenly think they will be covered by other means. In reality, health insurance plans may not cover out-of-network charges for medical services or medical evacuation, or they may have high co-payments. Surprisingly, a full 30% of those over 55 years assumed their medical insurance would cover them, when Medicare plans, in general, do not cover medical care abroad.

A previous survey conducted for UStiA revealed that most credit cards don't cover medical expenses, and if they do, coverage may be very limited. Homeowners insurance, too, will not cover medical expenses, especially abroad. According to the UStiA study, no single type of coverage provides the array of coverage under one umbrella that a comprehensive travel insurance policy does.

To determine whether travel insurance is right for you, UStiA suggests that travelers ask themselves the following questions:

- How much can you afford to lose if you have to forfeit all or part of your vacation because of illness, natural disasters, and other concerns?
- What happens if you become ill or injured while traveling?
- Will your airline, tour company, etc. refund your money if a sudden illness forces you to cancel at the last minute?

With its comprehensive benefits, travel insurance is an investment that offers travelers peace of mind and protection when things go wrong.

Survey results represent findings from an Ipsos poll of 1,005 U.S. Adults ages 18+ conducted on behalf of USTIA. Data was collected between December 2 to 4, 2014 and is considered accurate to within +/- 3.5 percentage points of the entire U.S. population.

More information

For more information on travel insurance 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.

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.

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