



For Immediate Release
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PREPARE FOR WINTER STORMS THAT CAN DERAIL TRAVEL
Don't Get Left In The Cold: How to Weather-proof your vacation

Each year winter blizzards and sudden snow storms strand thousands of travelers. In fact, the October 29 snowstorm that recently crippled parts of the Northeast served as early warning that a weather disaster can wreak havoc on travel plans. And, according to the U.S. Weather Service, the winter of 2011-12 is expected to be significantly colder and wetter than normal.

With winter storms generally not predictable more than a week in advance, travelers need to plan ahead and protect their vacation investment. The [US Travel Insurance Association](#) wants travelers to know that they don't have to spend the night on an airport cot, forfeit an expensive vacation deposit, or foot the entire bill for extra hotel nights because they're stranded during a storm.

Here are some of the ways travel insurance can help weatherproof your next vacation.

- **Cancelled Flights:** U.S. airlines are not legally responsible for weather-related events, and are not required to provide assistance when problems are due to natural occurrences such as snow and rain storms. Airlines will generally reschedule your flight and, in some cases, allow you to rebook, usually within a specific time frame. Most comprehensive travel insurance policies, however, will reimburse you for the unused portion of your air ticket, allowing you to rebook at your convenience.
- **Missed Nights:** Many winter resorts will not refund deposits for late arrivals or cancellations. Travel insurance will reimburse you for those nonrefundable expenses if a trip is delayed or interrupted because of snow or weather conditions. So, if you're snowbound at home or at your destination, if airports are closed or your flight is cancelled due to a snowstorm, travel insurance will refund you for your nights lost, whether hotel accommodations or a cruise.
- **Alternate Arrangements:** If flights are grounded for the night, you may find yourself in a long airport line competing with hundreds of other travelers for nearby hotel accommodations and to reschedule flights. The assistance service included with most comprehensive travel insurance policies will help locate hotel accommodations and reschedule your flights and other transportation if your trip is delayed or interrupted because of inclement weather.
- **Extra Nights and Expenses:** If you have to overnight at a hotel because your flight is cancelled, the airline may provide you with a list of discounted hotel rooms, but you will still be responsible for payment. Most comprehensive travel insurance policies will reimburse you up to a set amount per day for accommodations, meals, and other incidental expenses if your trip is delayed or interrupted due to a winter storm. So, whether you have to overnight at a hotel or spend an extra night at your destination because you're snowed in, travel insurance will help reimburse those and other costs.

- **Medical Treatment:** Should you become ill or injured during your trip, the assistance service can help locate appropriate medical providers, including medical transport and evacuation, where needed. The financial portion of most comprehensive travel insurance policies will also help reimburse expenses, should you need emergency treatment, evacuation, or hospital admission.
- **More:** If your bags have been delayed (usually 4 hours or more, depending on the policy), travel insurance will reimburse you up to a set amount for needed incidentals.

Five Steps to Protect Yourself

To better protect your winter travels, UStiA suggests the following:

1. Purchase your travel insurance at the same time you pay for your trip. Most policies will also waive pre-existing medical conditions, provided you purchase your travel insurance within a specified time of booking your trip.
2. Review your travel insurance policy to know what is covered. Most travel insurance companies will refund your premium, provided you cancel within a specified period of time.
3. Keep your policy number and the toll-free 24 hour help number with you at all times during your travel.
4. Keep copies of documentation such as original airline, hotel and cruise confirmations in case you need to file a claim. You will also need copies of your subsequent travel vouchers.
5. Be sure to get proof that your trip was delayed, cancelled or interrupted because of bad weather if you need to file a claim. Airlines will routinely provide this type of documentation upon request, when a flight is rebooked due to bad weather.

Health & Safety Information

For helpful winter health and safety tips, visit TRIP (trip.ustia.org). Standing for, "Travel Responsibly, Informed, and Protected," TRIP is a consumer education web site sponsored by UStiA.

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, consumer advice on how to shop for travel insurance, and a listing of UStiA member companies, visit the UStiA website, ustia.org.

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