

For release
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STATE INSURANCE COMMISSIONERS ADVISE:
CONSIDER TRAVEL INSURANCE
U.S. Department of State, CDC Agree

In today's uncertain economic climate, when every penny counts, travel insurance is more important than ever. The National Association of Insurance Commissioners, the U.S. Centers for Disease Control and Prevention, the U.S. State Department, and insurance commissioners representing nearly a dozen states have one thing in common: They all encourage people to consider travel insurance when planning a vacation.

State insurance commissioners agree that travel insurance can protect against possible financial losses if you are forced to cancel, delay, or interrupt your vacation as well as protect travelers in case of medical emergencies:

- ❖ “Californians are using their hard-earned money to take their families on vacation. I want to make sure travelers are protecting themselves so they don't have to come home to financial loss,” states [California Commissioner Steve Poizner](#) on California's insurance web site.
- ❖ [Tom Gallagher, Florida's Chief Financial Officer](#), says, “travel insurance can act as a parachute, bringing you and your pocketbook in for a safe landing if things go wrong on your trip.”
- ❖ [Montana State Auditor John Morrison](#) explains that, “travel insurance is a short-term policy you can buy to cover unforeseen expenses related to traveling. If you are planning a two week tour through Europe or an Alaskan Cruise and have to make a large down payment, travel insurance may make sense for you.”
- ❖ [Connecticut Commissioner Thomas R. Sullivan](#) adds that, “taking the time to review your insurance coverage can provide peace of mind when you travel.”
- ❖ [Massachusetts Office of Consumer Affairs](#) website cites this example: “you are packed and leaving for your trip when your companion gets chicken pox. Due to this unexpected development, you probably won't be able to go and could theoretically forfeit all the money you paid for travel tickets, hotel reservations and other planned events.” They indicate that travel insurance can protect you from final costs of such trip disrupting events.
- ❖ [Sean Dilweg, the Wisconsin Commissioner](#), sums up: “Buying travel insurance can protect you from the loss of non-refundable travel costs including airfare, hotel and tour expenses. It can cover everything from severe weather and illness or family emergency to bankruptcy of the travel agency or cruise line.”

❖ [Louisiana State Insurance Commissioner James Donelon](#) observes that, many travel insurance policies also cover loss of baggage, travel accident coverage and health insurance.”

Georgia, Minnesota, Washington, and Alabama State Insurance Commissioners also agree that travel insurance can protect against possible financial losses if you are forced to cancel, delay, or interrupt your vacation.

Protecting your health

The [U.S. Department of State](#) agrees that, “it is a good idea to consider purchasing a short-term policy that does” provide medical coverage while overseas. They caution that U.S. medical insurance may generally not be accepted outside the United States. Medicare and Medicaid generally do not provide coverage for hospital or medical costs abroad.

The [Centers for Disease Control and Prevention](#) (CDC) website not only advises to “think about purchasing additional health insurance for your trip if your health insurance does not cover you while you are traveling,” but also to “consider purchasing medical evacuation insurance.”

“Whether you are headed to Europe or Disney World, travel insurance can protect against possible financial losses due to cancellation, delay, or interruption of a trip as well as protect travelers in cases of medical and other emergencies,” says Ed Walker, president of the US Travel Insurance Association. “We are gratified that the U.S. State Department, the CDC and state insurance commissioners recognize the value of travel insurance.”

About UStiA

UStiA estimates that Americans spend more than \$1.3 billion on travel insurance, including a variety of travel-related insurance and emergency assistance services from their member companies. Per trip policies including trip cancellation/interruption are the most popular, with travel medical and medical evacuation policies growing.

For more information on UStiA and travel insurance, plus a listing of member companies visit www.ustia.org.

UStiA members represent over 90% of the travel insurance market in the U.S. The association 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 is available from travel agencies, airlines, tour operators, hotels and resorts, and insurance brokers as well as through the Internet.

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