



For Immediate Release
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Travel Insurance: Financial Rx for Flu Season

Advice from USTiA on Travel and Flu Season

With this year's flu season reaching near-epidemic proportions in some states, the US Travel Insurance Association reminds agents that clients could lose nonrefundable payments in case they have to cancel or postpone a trip because of illness.

In the U.S., influenza alone hospitalizes more than 200,000 people yearly. And, according to the [U.S. Centers for Disease Control and Prevention](#), as of November 30, 48 states and Puerto Rico had reported confirmed influenza cases, and the CDC noted that numbers were rising rapidly.

Travel Insurance to the Rescue

USTiA suggests recommending that clients purchase travel insurance. Below are some of the ways travel insurance can help when illness strikes.

Cancelled or Delayed Trips: Travel insurance can provide a measure of comfort and security to clients whose plans have to be cancelled or delayed because they, a family member, or traveling companion have contracted the flu or other illness. The insurance can help reimburse such nonrefundable payments as airline tickets, cruise, tour and hotel arrangements.

Interrupted Trips: If a client becomes ill during a trip, and has to cut short a cruise or a tour, some travel insurance policies will reimburse for any unused, non-reimbursable days remaining in the trip. And, if additional expenses are incurred, such as extra hotel nights, meals, etc., some policies will reimburse these costs up to a set amount. Should a traveler need medical treatment, the assistance service that comes with many travel insurance policies can help locate an accredited local doctor or medical facility, as well as help cover emergency costs and hospitalization. In case of hospitalization, the travel insurance service will also help ensure that the traveler arrives safely home.

Agents benefit: Along with clients, agents benefit, too, from travel insurance. In addition to offering peace of mind, travel insurance is commissionable to agents. Selling travel insurance also makes good sense from a legal point of view by limiting the agent's liability if something does go wrong, while helping to shield the agency from potentially costly law suits.

If the Client Becomes Ill

Here is what clients need to know in case of flu or other illness, should they need to file a travel insurance claim.

- Understand their travel insurance policy prior to leaving home, and know what is covered.
- Travel insurance and assistance services provide a 24 hr. hotline, so travelers should carry their policy number and hotline number with them.
- Keep all records. Receipts such as payments for airline or other travel arrangements are needed in order to file a claim.
- Medical proof in the form of a doctor's statement and/or medical records are needed to substantiate a medical claim for travel insurance.

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.

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

UStiA also sponsors 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.

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