



**For Immediate Release  
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**Travel Lessons Learned from Hurricane Season  
Clients Should Be Prepared for the Unforeseen,  
advises US Travel Insurance Association**

As the nation recovers from Hurricanes Irene and Lee, and braces for the possibility of other potential storms in the final weeks of the 2011 hurricane season, the [US Travel Insurance Association](#) offers agents advice to help their travelers avoid financial loss and be prepared for developing weather emergencies.

As with Hurricane Irene and other storms, the following situations can occur:

- Your client misses his or her pre-paid cruise, tour or hotel stay because air travel or other transportation has come to a standstill.
- Your client must cancel, reroute or reschedule his or her trip because their destination is affected and hotels are non-operational.
- Your client's return home is delayed by hours or days and she or he must pay for additional hotel accommodations at their destination until the storm or flooding abates and their flight can be rescheduled.
- You're stranded at a destination in the path of a hurricane and need to be evacuated or to have alternate travel arrangements made.

In each of these real-life hurricane and storm situations travel insurance can make a positive difference.

- **Financial:** Travel insurance can reimburse for nonrefundable payments if the client has to cancel or interrupt his or her trip due to a hurricane or other weather-related event. Most comprehensive travel insurance policies will also reimburse up to a set amount for hotel accommodations, meals and incidentals if travel is delayed beyond a certain period of time (usually 6 hours or more).
- **Assistance:** Most travel insurance providers include a 24-hour hotline for travel and travel medical assistance services. These services can include emergency travel arrangements to help evacuate travelers from an area that is in the path of a hurricane or other natural disaster, help make alternative plans such as finding and booking a hotel, rescheduling flights, and accessing other needed assistance.
- **Medical:** In case your client becomes ill or is injured during their trip, a comprehensive travel insurance policy will help reimburse medical expenses, locate and arrange appropriate medical care, plus arrange and pay for needed medical transportation including private air ambulance evacuation, if needed.

## **Be prepared**

To gain the most benefit from travel insurance, UStiA suggests that:

- Travel insurance should be purchased at time of trip payment. Travel insurance plans exclude coverage once a hurricane or tropical storm becomes a named event. Most travel insurance policies will also waive the exclusion for pre-existing medical conditions if the policy is purchased within a specified period of time (usually 14 – 21 days) after initial trip payment.
- Clients should keep all receipts and a copy of their itinerary in the event they need to file a claim.
- Clients should read the travel insurance policy and be sure they understand what is and what is not covered. If the client feels the policy does not meet his or her needs, the premium cost is usually refunded within a defined grace period.

For more information and a list of UStiA member companies, visit [www.ustia.org](http://www.ustia.org). UStiA also sponsors TRIP (Travel Responsibly, Informed, and Protected), a consumer advocacy web site with helpful information including timely tips on travel, health, safety, and security. Visit [www.TRIP.ustia.org](http://www.TRIP.ustia.org).

### 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.

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