



Travel and Terrorism: Safety Tips and How Travel Insurance Can Help

The last few years have seen an increase in international terrorism events. What does an increase in terrorism incidents mean for U.S. travelers? The US Travel Insurance Association (USStiA) reminds travelers to use available resources to stay informed about travel safety and security, and to protect both themselves and their trip investments with a travel protection plan.

If your vacation destination experiences a terrorist attack during or shortly before your stay—most policies specify an amount of time, such as a week or a month before your trip—a travel protection plan may offer coverage if you cancel or interrupt your trip due to the attack. A comprehensive travel protection plan would typically cover your nonreimbursable expenses if you cancel or interrupt your trip. Trip cancellation coverage makes it possible to reschedule your trip or book a trip to a different destination. Trip interruption coverage allows you to cancel your trip and return home if there is a terror event while you are at your destination. The plan can cover lost pre-paid expenses (for example, if planned activities become inaccessible) and the cost to make a last-minute flight change.

Other expenses arising from a terrorist attack, such as a lost passport, medical, and emergency medical transportation, could be covered. Many travel protection plans also include 24-hour emergency assistance services that can help travelers with alternative travel arrangements, emergency cash, messages to family members, general travel advice, and other types of emergency assistance.

USStiA recommends that travelers refer to U.S. Department of State resources at travel.state.gov, including tips, country-specific details, and travel advisories. Travelers should learn about the country they're visiting, make sure they have the right documents, and have the contact information of the nearest U.S. embassy or consulate, among other things.

It's important to note that a travel alert or advisory for your destination may not be a covered reason to cancel your trip. A different type of coverage—Cancel for Any Reason (CFAR) coverage—would allow a traveler to cancel if they feel uncomfortable about leaving for a trip. CFAR coverage doesn't always provide 100% of the cost back without a

substantially higher initial charge to purchase coverage, so travelers should look closely for the percentage reimbursement allowed by the insurer.

UStiA recommends that travelers purchase a travel protection plan at the time of booking their trip, and some coverages, such as pre-existing medical conditions, are conditional upon the time of purchase. Travel insurance is meant to guard against the unexpected, so the sooner your trip is protected, the more likely that an event that derails your trip (e.g. an illness, a storm, a terrorist attack) is covered.

Travelers should read their policy carefully to understand what is and isn't – covered. If they aren't sure, travelers should contact the insurance company directly.

ABOUT USTIA

UStiA is a nonprofit association of insurance carriers and allied businesses involved in the development, administration, and marketing of travel insurance and assistance services. 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. For more information on UStiA and travel insurance, visit www.ustia.org.

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