



RELEASE AT WILL

TRAVEL INSURANCE FOR THE SPORTS-MINDED

As active vacations continue to grow, travel agents know that nothing can mar an active vacation faster than an unanticipated accident, injury, or illness. The US Travel Insurance Association advises travel agents that travel insurance can help their clients, and points out some interesting benefits.

How Travel Insurance Helps

When an unanticipated medical emergency occurs before or during a trip—whether sports-related or not-- travel insurance can help by:

- Reimbursing nonrefundable prepaid trip expenses if the vacation has to be cancelled because of medical reasons.
- Coordinating medical care if an accident or injury occurs during the trip. The assistance service included in most comprehensive travel insurance policies can coordinate medical care, help find medical transportation when needed, and communicate with those at home including family, friends, and doctors.
- Reimbursing appropriate medical expenses not covered by health insurance. Standard health insurance policies may not cover out-of-network, or out-of-country medical expenses, including medical evacuation. Medical evacuation can run up to \$100,000 or more, especially in more remote areas.
- Reimbursing unused, prepaid trip costs, including air fare, accommodations and more, if the vacation is cut short for covered medical reasons.
- Locating appropriate accommodations and helping reimburse applicable expenses if the trip needs to be extended, or delayed because of a medical emergency.

Other ways travel insurance can help

Travel insurance can also help when a trip is interrupted, delayed or cancelled for other reasons, such as severe weather. For example, when bad weather closes an airport, or the destination is uninhabitable because of a blizzard, flood or hurricane, travel insurance may reimburse the client for unused, prepaid expenses, plus associated airline change fees and fare.

If a traveler is stranded at the destination or at an airport because flights are cancelled, travel insurance may help reimburse the client's expenses for accommodation and incidental expenses. And if baggage is delayed past a certain length of time, travel insurance may also provide reimbursement for incidental expenses. In these and other cases, the assistance component of travel insurance kicks in to help clients locate alternate accommodations and arrangements, saving travel agents the time of making these emergency arrangements themselves.

What to know

Standard travel insurance plans generally cover a wide variety of recreational sports activities, such as skiing, horseback riding and hiking. However, riskier sports, such as extreme skiing, sky diving, parasailing, or boxing may not be covered or may require a specialized policy. Some travel insurance policies may not cover participation in an organized sports event, or training for such an event.

Because travel insurance policies differ, UStiA urges that clients understand their policy and check with the individual company to be certain their sports activity is covered. Most travel insurance policies are refundable within a certain time after purchase, if they don't meet the traveler's needs.

UStiA further suggests that sports-minded clients be advised to ask the following questions when purchasing a travel insurance policy:

- Does the policy cover my sport?
- Is my sporting equipment covered?
- Am I covered if I participate in an organized event?
- Do I need special coverage for my sport or equipment?

More Information

For more information on travel insurance and a listing of UStiA members, visit www.ustia.org. Videos explaining travel insurance and medical evacuation are available by visiting the [UStiA YouTube channel](#) or by keying in *ustravelinsurance* on YouTube.

UStiA also sponsors TRIP (www.trip.ustia.org). Standing for, "Travel Responsibly, Informed, and Protected," the consumer web site is an insider's guide to travel health, safety, and security.

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 is commissionable to travel agents, and travel agents are also eligible for UStiA Distributor Category Membership. For more information, email membership@ustia.org.

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