



Perfect Vacation Unraveled? There's Protection for That

On average, consumers spend more time planning their annual vacations than they do their retirement. Unfortunately, it's the things they don't expect that can derail their perfect plans. Lost passports, a vacation rental scam, or a fire at a reserved hotel can happen to any traveler. When it does, travel assistance, a 24-hour service that is a component of many travel protection plans, can help consumers navigate the unexpected.

Each year, more than 300,000 passports are reported lost or stolen by U.S. citizens, according to State Department statistics. Travel assistance programs can help locate the nearest embassy or consulate as well as help provide necessary paperwork to get a passport replaced, and can help travelers who forget their passport at home by making arrangements to ship it to the client.

If a traveler is stranded at the destination or at an airport because flights are cancelled, travel assistance can help the traveler locate alternate accommodations and arrangements. In instances of serious illness or injury, travel assistance can help coordinate medical care, find medical transportation when needed, and communicate with those at home, including family, friends, and doctors.

Travel assistance can even arrange legal help while consumers are abroad. If a traveler is involved in a car accident while in another country, legal assistance can be arranged that can help reimburse auto claims and obtain compensation for pain and suffering or money for lost work.

Travel assistance programs can also provide assistance with multilingual interpreter services; prescriptions; emergency arrangements for escorting minor children home; emergency airline, hotel, and car reservations; and more.

Travel protection is designed to cover the times when things go wrong and problems arise. Types of protection include financial reimbursement for trip cancellation, interruption, or delay due to illness or bad weather, or for baggage loss and/or delay; emergency medical and evacuation coverage in case a consumer becomes ill or is injured while traveling; and 24-hour assistance to help find doctors, help arrange accommodations, contact family, or provide other assistance in case of emergency.

Consumers can choose from many types of travel protection. Because travel protection policies differ, the U.S. Travel Insurance Association urges individuals to compare plans, benefits, and pricing and understand what is covered and what is not. Any questions should be directed to the individual company.

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.

UStiA also sponsors TRIP (Travel Responsibly, Informed, and Protected), a consumer advocacy website with helpful information, including timely tips on travel, health, safety, and security. For more information, visit www.trip.ustia.org.

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