



## **Protect Your Cruise Investment This Wave Season**

As winter-weary Americans tire of cold and snow, they set their sights on blue waters and warm, sunny islands. Wave Season refers to the timeframe from January through March when the majority of cruisers book trips for the upcoming year. The US Travel Insurance Association (USTiA) advises travelers to protect their investments with a travel protection plan.

### **A worthwhile investment**

Savvy consumers may jump to take advantage of incentives offered by cruise lines and travel agents to book their travel early. But even with these savings, a vacation still may be a consumer's third-largest expense, after their home and vehicles. It's important that consumers understand the financial loss they could face if they have to cancel a trip due to a medical emergency, severe weather, or mechanical problems experienced by airlines or cruise lines. Somewhat unique to cruising, a flight delay for these reasons can keep a traveler from reaching their embarkation port in time, or they may miss the ship and need transportation to catch up to the ship at the next port of call.

A travel protection plan can also be a critical resource should a traveler need to interrupt a trip due to illness or injury. Many travel insurance plans will pay for emergency medical treatment while traveling and may help coordinate that care. Many plans may also arrange and pay for emergency medical transportation to the nearest appropriate medical facility or even to a facility near the insured's home.

While most travel policies cost between 5-10%% of the total trip cost, coverage more than pays for itself if travelers need to cancel or interrupt their trip due to a medical emergency, weather, or mechanical issues.

### **Why purchase travel insurance now**

Travel insurance protects against sudden and unforeseen events. For most travelers, there are several months between the time they book their trip and when they actually travel. During that time span, no one can predict everything that might occur. If something happens that might affect their ability to travel – illness, injury, job loss, weather, carrier-related issues, or others - purchasing travel insurance before it happens will help protect travelers from financial loss if they have to cancel.

Additionally, some benefits, like coverage for pre-existing conditions or "cancel for any reason" coverage, are generally only available when the insurance is purchased within a certain time of making an initial trip deposit. These coverages are not available on all insurance plans, so travelers need to understand the purchase requirements of each particular plan and how that product applies to the traveler's unique situation.

### **What to know**

When purchasing travel insurance, USTiA recommends that travelers carefully review the policy and be sure they understand what is and is not covered. If there are questions about the plan and what is or isn't included, ask the insurance company.

Consumers can choose from many types of travel protection plans. Because policies differ, UStiA 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](http://www.ustia.org).