



For Immediate Release

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Don't Gamble with Your Family Vacation, Advises USTiA

With the summer travel season here, families are hitting the road. But, what do you do when something goes wrong with your family vacation?

- Your child develops a severe asthma attack and you have to cancel your flight
- Your child becomes ill on vacation and you need to find a doctor in a foreign country where English isn't widely spoken.
- You have to return home early because of a family illness or a work emergency.
- Your family beach vacation is cut short when a hurricane hits your destination.
- Bad weather delays your flight and your family misses its cruise departure.

These and other potential problems can mar even the best-planned family vacation, causing lost time, lost money, and emotional distress. But travel insurance can help.

According to USTiA, one comprehensive policy can insure all family members traveling together, covering them against a wide range of possible mishaps. Some travel insurance companies offer special family policies that may cover children at no additional cost or at discounted prices.

The following are some situations where travel insurance can help save the day.

Last minute family illness

If you have to cancel or cut your trip short because you or an immediate family member becomes ill or has an accident, either on the trip or at home, comprehensive travel insurance policies generally reimburse for the unused, nonrefundable portion of your trip and/or the return trip.

Medical emergencies abroad

Many traditional domestic medical plans may have limited coverage if you are out-of-network or more than 100 miles away from home. So you or a family member may not be covered for illness or injury; and, if covered, may be saddled with high deductibles and co-pays. Most comprehensive travel insurance policies, on the other hand, will cover medical services and hospitalization abroad for emergency illness.

- Also, for older travelers, such as grandparents, Medicare policies may not cover medical care overseas.
- Medical evacuation, too, including transport and attendant care due to severe illness or injury can cost up to hundreds of thousands of dollars, and may not be covered by health insurance. Transport in cases of severe illness or injury is normally included with most comprehensive

travel insurance policies, as is 24-hour hotline assistance to coordinate all medical arrangements.

Lost and delayed baggage

Should a family member's bags be delayed past a certain number of hours, or lost, most comprehensive travel insurance policies will cover the replacement of necessary items up to a set limit. In the case of lost bags travel insurance will reimburse for costs not covered by the airlines, homeowners insurance or other means.

Bad weather flight cancellations

If your family's flight is canceled because of bad weather, resulting in your trip being delayed overnight, the airline may not have to provide accommodations and other amenities. Travel insurance can reimburse for expenses such as lodging and meals, up to a set amount, as well as provide a 24-hour phone assistance line to help find accommodations.

Natural disasters

Other unforeseen circumstances include natural disasters such as earthquakes, floods, tornados, hurricanes and fires. Should your family trip be cancelled, delayed or interrupted by a natural disaster or home fire, travel insurance may reimburse the unused, nonrefundable portion of your trip as well as for any price difference in return transportation if your trip is interrupted.

Other reasons for cancelling a trip

Some travel insurance policies cover trip interruption and cancellation if a parent has to cancel or interrupt the trip for work-related reasons and conditions such as having to serve jury duty. For extra protection other travel insurance policies allow you to cancel for any reason at all. Because they cover an even broader range of possibilities, this type of insurance usually costs more than the average 4-8% of the trip cost for standard travel insurance policies.

To buy or not to buy

When deciding if travel insurance is right for you and your family, determine how important peace of mind is to you, and how much money you could conceivably lose due to illness, emergency or catastrophe.

About UStiA

For more information and a list of UStiA member companies, visit www.ustia.org. UStiA also sponsors [TRIP](http://www.TRIP.ustia.org) (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

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 and assistance services are available from travel agencies, airlines, tour operators, hotels and resorts, cruise lines, and insurance brokers, as well as through the Internet.

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