



HURRICANE IRMA: ADVICE FOR TRAVELERS FROM THE US TRAVEL INSURANCE ASSOCIATION

Hurricane Irma is a dangerous storm that will severely impact travel in the United States. Here is some important information from the US Travel Insurance Association on how travel insurance can help.

For many travel insurance providers, Hurricane Irma became a known event on August 30, 2017. Consumers who purchased a travel insurance policy prior to that date may be eligible for coverage under their trip cancellation, interruption, or travel delay benefits. Consumers should read their travel insurance policy to learn about their specific coverage and benefits or should visit their provider's website to learn more.

Travel insurance benefits may include trip cancellation coverage that allows consumers to recover nonrefundable, pre-paid trip expenses that are forfeited when they cancel their trip. Travelers with trip interruption benefits may have coverage for lost, nonrefundable, pre-paid trip expenses, plus additional transportation expenses to get them home if they're already on their trip. For travel insurance policies that include travel delay as a benefit, travelers may receive reimbursement for certain out-of-pocket costs, such as additional food, lodging, and transportation while they are delayed. Other available benefits may include coverage for emergency medical treatment or emergency medical transportation; reimbursement for lost, stolen, or delayed luggage; and more. Consumers should read their travel insurance policy or visit their provider's website to learn more about their coverage or to find out how to file a claim.

Many travel insurance providers also include 24/7 travel assistance as part of their services. Travel assistance can help with medical emergencies by providing referrals to qualified medical providers, assisting in monitoring patient care, guaranteeing payments to medical facilities, and arranging for emergency medical transportation. Travel assistance can also help solve nonmedical problems such as finding transportation and accommodations, replacing lost or stolen travel documents, replacing prescriptions, and more. Travelers should visit their travel insurance provider's website or call them to learn more.

IMPORTANT TIPS FOR TRAVELERS:

- **Contact your travel suppliers before you cancel your trip;** they may allow you to change your trip without penalty. Most major airlines waive change

- fees for events such as this, and many cruise lines offer refunds and future cruise credits. Prior to filing your travel insurance claim, check with your airline or cruise line to determine if any penalties or fees will be waived.
- If you're able to change the dates of your trip, your travel insurance provider may also change the dates of your policy to coincide with your new dates of travel.
 - **When filing a claim, include any and all pertinent documentation with your claim** to support the amount claimed: invoices, proof of payment (such as credit card statements), proof of any refunds already received, communication with travel suppliers, etc.—anything to substantiate your loss.
 - **Consider filing your claim online.** Many travel insurance providers are currently inundated with phone calls.
 - **Read your policy before you travel** so that you understand what coverage and services are available to assist you.
 - **Be sure to take your travel insurance information with you on your trip,** including your policy number and information on how to reach your provider.

THE IMPORTANCE OF TIMING

When filing a claim, UStiA stresses to travelers the importance of timing. A traveler does not want to jump the gun and cancel a trip before the conditions of their plan are met. Cancellation before a hurricane warning is given or before the actual hurricane hits might not be covered—make sure to read the terms of your specific policy.

HURRICANE SEASON IS NOT OVER

UStiA also reminds travelers that the Atlantic hurricane season runs through November 30. While 2017 has seen its share of natural disasters, travelers should continue to be prepared and protected. Generally, travel insurance plans exclude coverage once a hurricane or tropical storm becomes a named event, so UStiA suggests purchasing travel insurance at the time of trip payment.

WHEN BOOKING FUTURE TRAVEL

Keep all receipts and a copy of your itinerary in the event you need to file a claim. Read your travel insurance policy and make sure you understand what is and is not covered. If you feel your policy does not meet your needs, the premium cost is usually refundable within a defined grace period, as long as travel has not begun and you have not filed a claim.

Other resources that may be useful include:

Federal Emergency Management Agency: <https://www.fema.gov/hurricane-irma>

National Hurricane Center: <http://www.nhc.noaa.gov/>

American Red Cross: <http://www.redcross.org/news/article/Red-Cross-Prepares-for-Hurricane-Irma-Issues-Safety-Steps>

About UStiA (www.ustia.org)

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.

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