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PROTECTING YOUR CLIENT’S VACATION FROM JOB LOSS  

With a slow economy and fear of job loss, clients may be reluctant to travel. However, travel agents can provide their clients with an extra measure of assurance and peace of mind by selling travel insurance policies that include job loss benefits, advises the US Travel Insurance Association.

“While no one likes to think about losing their employment, travel insurance can help protect your clients’ vacation investment, should they need to cancel a trip or return home for work-related issues,” says Mike Ambrose, president, UStiA president.

People traditionally think of travel insurance as a way of protecting themselves in case they have to cancel or interrupt a trip because of illness or injury. However, travel insurance benefits can also provide coverage for a wide range of additional situations, including job loss and other work-related circumstances, Ambrose points out. “If your client is on vacation and finds out that he or she has lost their job or that their company is shutting down and they have to cut their vacation short, many travel insurance policies will protect them,” he says.

Travel insurance policies differ, so UStiA advises that you and your client check out the benefits offered before purchasing coverage. Job-related situations covered by comprehensive travel insurance policies can include the following:

- The client or person with whom they are sharing a room during travel are terminated from employment
- The client or a business partner become ill or are injured
- The client or traveling companion are notified of job-related relocation

Minimums, such as length of time employed, may apply, so it’s important to read and understand the coverage, advises Ambrose.

“In an uncertain economy money and peace of mind matter more than ever. Travel insurance helps protect the important vacation investment in any number of circumstances: job loss; having to cancel or interrupt a trip because of illness; having to spend extra money on a hotel and meals in case of a travel delay; or covering your client if the company they purchased their travel from goes out of business or becomes bankrupt. Travel insurance also reimburses emergency medical or dental expenses incurred while traveling, especially important for clients traveling overseas,” says Ambrose.

Last, but not least, selling travel insurance helps protect travel agents and suppliers from possible litigation. And, it is commissionable, adds Ambrose.
About UStiA
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.

For more information and consumer advice on how to shop for travel insurance, visit the UStiA website, www.ustia.org.

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