



## TRAVEL INSURANCE: YOUR FINANCIAL SECURITY DURING FLU SEASON

*Advice from the US Travel Insurance Association*

**Don't skip your flu shot this year.** With several deaths already being reported so early in the season, travelers need to protect themselves from this highly contagious disease, advises the [US Travel Insurance Association](#) (USStiA).

**A travel protection plan** can provide an extra measure of comfort and security to travelers whose plans have to be canceled or delayed due to the **flu or other illness**. The insurance coverages of a travel protection plan can help **reimburse nonrefundable payments** for airline tickets and cruise, tour, and hotel arrangements. If a traveler becomes ill during a trip, some policies will reimburse for any unused, non-reimbursable days remaining in the trip. Should a traveler get sick or have an accidental injury while away from home, travel insurance can cover the costs incurred for emergency **medical care**. In addition, assistance services that are part many travel protection plans will help **locate a local doctor** or medical facility, or coordinate emergency medical transportation. And, if any additional expenses are incurred as a result of the illness, such as extra hotel nights and meals, some policies will reimburse these expenses up to a set amount.

*What travelers need to know in case of illness:*

- **Before you leave home**, know what your travel insurance policy covers.
- **While traveling**, carry your policy number and the 24-hour hotline phone number.
- **Keep all receipts.**
- **If you get sick**, you will need a doctor's written statement and medical records to substantiate a claim.

According to the U.S. Centers for Disease Control (CDC), it takes up to two weeks after vaccination to be protected against the flu. The CDC recommends that people get a flu vaccine by the end of October.

### **ABOUT USTIA**

USStiA is a nonprofit association of insurance carriers and allied businesses involved in the development, administration, and marketing of travel insurance and assistance services. USStiA 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.

**CONTACT**

Megan Cruz

Executive Director, UStiA

(240) 404-6484

[mcruz@mgmtsol.com](mailto:mcruz@mgmtsol.com)