



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.

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