

# TRAVEL NEWS & NOTES

## Protecting Your Travel Plans With Insurance

(NAPSA)—Increasingly, travelers are ensuring that their plans and property are protected when they plan a vacation. They're purchasing travel insurance.

Travelers can use travel insurance to protect themselves from substantial losses that can result from a variety of situations including canceled trips, lost baggage, medical emergencies, supplier defaults, as well as other unforeseen circumstances.

According to an industry group, the U.S. Travel Insurance Association, Americans now spend more than \$1 billion a year to protect their travel plans.

Unfortunately, some consumers still assume—incorrectly—that credit cards cover trip cancellation and that travel suppliers provide reimbursements to travelers who have to cancel trips. This is not always the case.

There are several general types of consumer travel insurance available. The coverage and limitations of each will vary depending on the insurance company issuing the policy. They include:

- **Trip Cancellation:** The most common type of travel insurance, it generally covers nonrefundable payments or deposits if a trip is canceled or interrupted due to unforeseen circumstances.

- **Trip Delay:** This provides reimbursement for expenses incurred when a trip is delayed.

- **Accident/Sickness Medical Expenses:** Consumers use this type of insurance to cover costs incurred due to injury or illness that occurs while on a trip.

- **Supplier Default:** Covers deposits or payments lost due to the financial default of a travel supplier.

- **Medical Evacuation/Emergency Transportation:** Covers



**The most common type of travel insurance covers nonrefundable payments or deposits if a trip is canceled or interrupted due to unforeseen circumstances.**

transportation when a medical emergency while traveling requires transportation to a hospital or other medical facility.

- **Baggage/Personal Effects Loss or Delay:** Covers losses due to items lost, damaged or delayed during a trip.

Many tour companies and cruise lines offer their own protection plans. These plans may provide very different coverage than that offered through third-party insurance companies.

When considering a supplier protection plan, you should carefully compare the coverage with third-party travel insurance products. Most travel agents—particularly those who are members of the American Society of Travel Agents (ASTA)—not only recommend that clients purchase travel insurance for some trips but offer a variety of insurance provider policies. Agents may even require customers who decline insurance to sign a waiver form.

ASTA is the world's largest association of travel professionals.

To learn more, visit the Web site at [www.travelsense.org](http://www.travelsense.org).