

## Travel Insurance Sources On-line

In the past I have suggested the following companies for Travel Insurance:

[www.travelex-insurance.com](http://www.travelex-insurance.com)

[www.travelguard.com](http://www.travelguard.com)

[www.CSATravelprotection.com](http://www.CSATravelprotection.com)

The following are also available on-line:

[www.Insuremytrip.com](http://www.Insuremytrip.com)

[www.totaltravelinsurance.com](http://www.totaltravelinsurance.com)

[www.travelinsured.com](http://www.travelinsured.com)

Travel Insurance is used to compensate the consumer for losses that might be incurred in the event that some major problem or emergency arises and you have to *completely cancel* your trip. The older you are, the more important it is that you consider purchasing it; the risks of health and family problems increase as we age. From my observations, the two primary reasons for trip cancellation are health related: prostate cancer in men and breast cancer in women. People with aged parents are also at higher risk for cancellation of their plans. Travel insurance typically covers situations such as these. Many travel insurance policies include some provision for coverage related to job loss. If that is an important issue to you, make sure to ask the insurance company for details of coverage.

If you have a “pre-existing” health issue, you should plan to purchase your trip insurance within a week or so of sending in your trip deposit, unless you know that the check will not be deposited pending final details of an itinerary. Most insurance companies require this timing in order to include your pre-existing condition in the coverage. (Please verify exact timing before you purchase; you may have to do that by telephone.) You should also find out if there is an option to cancel the policy entirely and get a refund (some companies are reported to offer a 2-week cancellation option.)

*An exception to that timing:* many people ask me if they can send a deposit to hold space on a trip before complete details are available. I accept those checks, but I do not deposit them until trip details are complete and available to you. Once the final details are available, and we agree that you are coming on a tour, I will deposit your check and you should purchase insurance at that time.

Some airlines offer refund and re-booking options in cases of emergencies, so it is often not necessary to include the cost of your international airline ticket in the amount of insurance coverage you purchase, but you should verify terms and conditions with any airline before purchasing your ticket. By not covering your airline ticket, you can reduce the amount of money you have to spend on insurance. I have observed that passengers who book their airline tickets directly with the airline or through a reputable travel agent often get better treatment than people who booked through discount web sites.

It is important to find out the exact coverage for “trip interruption.” An example of trip interruption is when you miss a flight through no fault of your own, and do not arrive at the starting point for your pre-paid tour on time, possibly incurring unexpected costs en route, and / or losing some value by not being able to partake in prepaid tour activities. In addition, *predictable* events are usually not covered; an example was the recent volcanic ash cloud from Iceland. Passengers who had purchased trip insurance and were scheduled to fly *while* the European airports were closed attempted to cancel non-refundable airline tickets prior to their anticipated departure and get reimbursed by the insurance companies. They were advised that they would not be reimbursed because the cancellation was “predictable.” (The insurance companies point was that the passengers would have to cancel and make a claim through the airlines they booked with.)

I am not registered, nor trained, as an insurance agent, and I suggest travel insurance to you only from the perspective of knowing how helpful it has been to travelers on past tours, but you should take the time to ask questions before you invest in coverage. All on-line companies have an optional toll free number listed at their web site; please direct questions to these companies, who have a staff that is equipped to answer detailed questions.

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