



Why We Recommend Travel Insurance

As a professional agent, it is my responsibility to recommend travel insurance to protect your investment. Travel insurance provides peace of mind that protects you before, during and even after your trip.

I am not an insurance agent. I am a professional travel advisor. I can only recommend the best coverage by the best travel insurance providers in the travel insurance arena. There are many levels of plans and coverages.

While we have several preferred vendors, you are free to obtain insurance from any carrier and we will gladly assist you with that or put you in direct contact with the insurance provider. Should you need to file a claim, we will work with you to obtain the necessary documentation required by the insurance provider. Here are some of the reasons why you should consider travel insurance.

1. Life is unpredictable. Some trips need to be canceled. With travel insurance, travelers don't have to pay for a trip they are unable to take as long as they cancel for a covered reason. You can buy policies that allow you to cancel for any reason.
2. Most lost luggage takes five days to return to its owner. Insurance provides coverage to replace needed items right away.
3. Lost or forgotten medication? Travel insurance will assist you in locating a pharmacy to purchase a new prescription.
4. 30-50 percent of travelers in the US and abroad will become ill or injured during their trip. That's almost one out of every two travelers. Travel insurance can provide peace of mind -- especially for travel outside of the US, where many hospitals require cash payments in the thousands before treatment can even begin.
5. Most health insurance plans, including Medicare, workers compensation, and third-party liability policies do not cover international travel. In fact, a closer look at the inside of your passport will reveal that the government recommends travel insurance when traveling outside the U.S.
6. In the event of a natural disaster, airline strike, or act of terrorism, airlines will not refund the cost of your ticket. Insurance plans can cover the cost and help travelers get home quickly and safely.

7. Credit card coverage, homeowners and auto insurance do not provide sufficient coverage for travel. Even combined, they may not be enough to offset the cost of a medical emergency overseas.
8. Excursion tour operators often require that you purchase travel insurance. Purchasing insurance in advance helps travelers get the best coverage at the best cost.
9. Even the most stable of travel suppliers can default quickly. If a cruise line, airline or tour operator ceases operations due to financial hardship or bankruptcy, travel insurance saves travelers from paying for a trip they'll never get to take.
10. We all experience tough economic times. The loss of a job or other income might mean a trip planned in advance may have to wait. Travel insurance puts cash back into the hands of travelers when they need it most.

WHAT TRAVEL INSURANCE WILL NOT COVER -- The recent COVID-19 pandemic highlighted the importance of buying insurance that will allow you to cancel for any reason. You would be protected if travel warnings, travel bans, or quarantines are implemented before you travel or if you just don't feel safe traveling. However, once you are on a trip and become ill, the medical insurance will not cover illnesses that you develop if you traveled to a country that was known to have a problem with that illness and you ignored the warning. For example, if you traveled to China after the travel warning for COVID-19 was in place and you contracted the virus, the medical coverage in the travel insurance would not cover your treatment or transportation. Claims due to known, foreseeable, or expected events, epidemics, government prohibitions, warnings or travel advisories are generally not covered. Coverage may vary by policy or state.

I strongly believe that my clients should protect their vacation investment. I am providing this explanation to help you better understand the risks and benefits of having travel insurance and to help you make a more informed decision and to consider purchasing travel insurance. It is the peace of mind you get in knowing that you will not lose the money you have invested in your vacation should the unexpected occur.

Travel Insurance is another necessity that you should pack and not travel without. If something goes wrong, one phone call to the insurance company starts your claim to help resolve your issues quickly.

We want you to have a *worry-free* vacation whenever you travel and one reason why we highly recommend travel insurance. Call me at 956-600-0711 for more information or to get an immediate free quote for your trip.

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