

Tips On Trips

Planning Can Help Cover Vacation Investments

(NAPSA)—Many travelers are finding that for a minimal cost, travel insurance can offer the coverage protection they seek when they take a vacation.

One reason a number of today's travelers opt for travel insurance is trip cancellation coverage protection. This ensures that their valued travel investment—such as deposits and nonrefundable airline tickets—can be covered under many conditions, some of which consumers might not expect.

A recent example of how this works involved a family that, just three weeks prior to setting sail for a holiday cruise, learned that their 12-year-old daughter had torn her knee and would require surgery. Their doctor ordered the daughter not to travel, and the family cancelled its plans. Luckily, they had purchased travel insurance for everyone planning to cruise. While the family's vacation was off, their cruise deposit and travel investment were reimbursed by their travel insurance plan, which amounted to more than \$8,900.

Travel insurance coverage through a company called Travel Guard provides reimbursement for non-refundable expenses, up to the limit of coverage purchased, if travelers are forced to cancel their trip due to a personal or family medical incident—or if a hurricane affects travel to their destination.

"This family, like most consumers, planned wisely and budgeted for their annual trips, which they truly consider a valued investment," says Dan McGinnity, a spokesperson for Travel Guard International, the nation's largest provider of travel insurance and assistance services. "And they

learned, as with anything valuable to you, it pays to protect it carefully."

There are other benefits to purchasing travel insurance from a third-party insurance provider such as Travel Guard. These programs often include coverage for pre-existing medical conditions

Travel insurance can help cover the loss of a deposit if a trip is cancelled.



and trip cancellations due to the travel supplier's financial default, if the travel insurance is purchased within 15 days of making the first deposit on a trip.

Purchasing travel insurance directly from the cruise or tour operator may not include this coverage. It is also recommended to select a travel insurance plan that offers value-added services such as worldwide medical assistance, a 24-hour hotline for travel emergencies, live e-mail and phone messages to family and friends, cash transfers and tracking for lost baggage. Such features have rescued many travelers from significant medical risks, as well as major inconveniences.

Frequent international travelers may also consider the company's MedEvac™ policy, the first stand-alone policy for worldwide medical evacuation to the insured's home or hospital of choice—and coverage for emergency medical expenses. Travelers may choose to purchase travel insurance directly or ask their travel agent for more details.

To learn more, visit www.travelguard.com or call 800-826-1300.

Editor's Note: The foregoing scenarios are offered only as examples. Insurance is underwritten by Arch Insurance Company and American Home Assurance Company, both licensed in all states and the District of Columbia, and headquartered in New York. This is a brief coverage description. The policy will contain reductions, limitations, exclusion and termination provisions. Conflicts between this document and the policy will be governed by the Policy. Not all coverages are available in all states.