



# TRAVEL TIPS

## Travel Insurance? Read The Fine Print

by Amy Ziff,

*Travelocity Editor-at-Large*

(NAPSA)—American travelers now more than ever want to protect their vacation investment. Travel insurance may seem like the answer and serves an excellent purpose in some cases, but it's important for consumers to know



Ziff

that it won't protect them in every case.

For example, most policies specifically do not cover you in the event of terrorism or war, and they won't cover an epidemic or out-

break in the region you plan to visit unless you actually go there and fall ill.

That's the bad news. The good news is that most major airlines, hoteliers, car rental companies and cruise lines have instituted special change policies that let you postpone (and sometimes cancel) your trip without the penalties usually associated with last-minute itinerary changes. These policies are courtesy of the travel suppliers themselves, and should not be confused with third party travel insurance.

The purpose of travel insurance is to prevent you from losing the money you've invested in a vacation should the unexpected happen. Depending on the size of that investment, travel insurance can be a wise choice. If you and your family are splurging on a once-in-a-lifetime dream vacation, travel insurance might provide peace of mind and a financial safety net. Short inexpensive trips probably

don't require anything more than basic flight insurance, if that.

Travel insurance isn't for everyone. To figure out whether it's for you, answer the following questions:

1. Does your carrier have a special change or cancellation policy in place?
2. If so, can you get your money back or do you get to rebook in the future?
3. If you can rebook, what is the time frame in which this is allowed?
4. When rebooking is an option, do the new plans allow the maximum amount of time to rebook?
5. Is the insurance provider a reputable company?
6. How are the insurance grades or ratings? Always go with a B+ or above.
7. Does the insurer have 24/7 assistance?

If you decide travel insurance is for you, make sure the policy gives you the protection you need. Specifically, it should cover: trip cancellation and delay, baggage loss and delay, flight insurance (insures against an accident), accidents and sickness as well as emergency evacuation (if you're traveling abroad.) It should come at a reasonable cost and be sold per person.

Committing to travel plans can be challenging in times like these. Fortunately, there are ways to hedge your bets. Travel insurance is probably the answer for some, while others need only read the fine print of their travel suppliers' cancellation policies.

• *Amy Ziff serves as a resource for travel tips, advice, and trend information. To read her weekly column called "Travel Tips from A to Z," visit [www.travelocity.com](http://www.travelocity.com).*



**Note to Editors:** If you're interested in including Amy's weekly column in your publication, please contact (972) 488-4790 or [amanda@vollmerpr.com](mailto:amanda@vollmerpr.com).