

UPDATE ON TRAVEL INSURANCE

When you're planning for a vacation, we're sure that you rarely consider the fact that something might happen to interrupt your trip or that might even prevent you from taking the trip. The truth is that any number of things can happen to spoil a vacation. Among them are cancellation; delayed departure; loss, theft, or damage to personal property; loss or theft of travel documents (such as passports); delayed baggage (and the associated costs of replacing necessary items); medical expenses; emergency evacuation/repatriation; overseas funeral expenses; accidental injury or death; legal troubles; and damage to a rental car. Fortunately, insurance protection against many of these occurrences can be purchased.

The incident last year of the American tourist with tuberculosis (TB) raised awareness of this issue. Recall that an American citizen had been diagnosed with TB prior to going to Europe. Although his doctors told him it was unlikely he was contagious, they also told him he should not travel outside of the country. However, he disobeyed his doctors and went to Europe, where he became ill. He attempted to arrange private air transportation back to the United States, but he could not find an affordable option. Thus, he came back on a commercial flight. If that tourist had had travel insurance, he might have avoided all the subsequent problems.

Here are some other examples of occurrences where travel insurance can help.

- Your bag was lost with your insulin inside. You need help to locate your bag as soon as possible and have your emergency prescription filled. Whom do you call?
- If your sister-in-law becomes seriously ill and you must cancel your trip, what happens to your nonrefundable deposits or prepayments?
- You arrive in Jamaica and your luggage doesn't. If it's lost, who will help you find it? If it's delayed, who will pay for your necessities? If it's stolen, who will pay to replace it?
- Your cruise line, airline, or tour operator goes bankrupt. Who will pay for your nonrefundable expenses? Who will help get you to your destination?
- You are at a beach resort in North Carolina, and you are forced to evacuate due to an approaching hurricane. Who will help you evacuate and who will reimburse your lost vacation investment?

Please click our [Travel Insurance link](#) for a quote on this coverage if you are traveling.

