



Compliments of
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Consumer's Guide

to **Travel
Insurance**





Dear traveler,

With more and more Pennsylvanians traveling for vacation, business or education, and natural and man-made disasters such as volcanic eruptions, mudslides and oil spills – occurring with seeming regularity, travel insurance may be more of a consideration for you.

As chairman of the House Insurance Committee, part of my responsibility is to provide you with information beneficial in helping you to make responsible decisions.

While by no means intended to provide legal or insurance advice, please consider the following information to help you decide if travel insurance is right for you.

Sincerely,

Rep. Tony DeLuca
Chairman
House Insurance Committee

What is Travel Insurance?

Travel insurance covers nonrefundable travel expenses. Generally, there are two types: trip cancellation and trip interruption.

Trip cancellation covers a variety of losses including airfare, cruise and tour costs, and prepaid hotel or other associated costs due to the cancellation. The coverage also may extend to baggage lost on the trip, as well as medical expenses, accidental death, injury or disability, and overseas funeral expenses. Reasons for the cancellation do play a role in the coverage, and the insurance usually covers situations where the insured traveler has to cancel the trip because of unforeseen circumstances such as an illness suffered by the purchaser or an immediate family member.

Trip interruption insurance covers expenses resulting from the interruption or delay of the trip, such as a medical event while away from home or a flight delay or missed connection. The insurance covers the cost of extra meals, hotel stays and other expenses caused by unforeseen events. Policies vary on when and how the coverage kicks in.

Other optional coverages can be purchased, such as supplier default coverage if the trip operator does not perform, coverage for high-risk activities such as snowboarding or traveling to a dangerous country, or medical evacuation if you have to be airlifted due to a medical emergency.

Travel insurance is real insurance provided by an insurance company even if it is sold by the travel agent or the tour operator. **Remember, you are not required to buy the coverage.**

There are many good reasons to purchase travel insurance, particularly if your trip is lengthy or costly.

The longer the trip, the more likely that unforeseen circumstances will arise. A more costly trip puts more at stake and the risk of loss is higher.

You can expect to pay between 5 and 8 percent of the cost of your travel for trip insurance. If you opt for more coverage, you can expect to pay more. Travel insurance companies, like other insurers, charge consumers based upon the company's risk – the more risk they are responsible for, the higher the cost to you.

The optimum time to purchase travel

insurance is when you have finalized your itinerary. You also should investigate whether you're already covered for travel under one of your existing policies, such as health or life insurance. Your credit cards also may cover some aspects of your travel.

Finally, if you purchase trip insurance, read your policy. There is no substitute for understanding the policy and its coverage. If you have questions, ask the seller, and if you still aren't satisfied, contact the Insurance Department at 1-877-881-6388 or **www.insurance.pa.gov**. The Office of Attorney General's Bureau of Consumer Protection may also be able to help at 1-800-441-2555 or **www.attorneygeneral.gov**.