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Should You Buy Travel Insurance

By Pete Peterson
09/09/2004

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Losing your vacation is bad enough, but losing the money you paid for it is even worse.

I always recommend purchasing travel insurance, especially if you will be visiting a foreign country. You spend a great deal of money investing in your dream vacation and you could lose it all if something happens at the last minute that causes you to cancel your trip. An injury, illness, or death of you or an immediate family member is something that cannot be foreseen but can cause troubles either before, during or after your trip. In fact, 85 percent of all travel insurance claims are filed due to last-minute problems.

There are many reasons why you might need to cancel your trip, but not all reasons are acceptable to an insurance company. Check with your cruise agent or travel agent for specific information on coverage – they are an invaluable resource.

There are many other reasons to purchase travel insurance. What happens if you lose your luggage and you're leaving on a two-week trip? What if you get sick or injured on the trip and have to go to the hospital? What if you have to be evacuated by air from a cruise ship? Will your homeowner's or medical insurance cover such expenses in a foreign country? What happens if you get stuck at an airport in a snowstorm halfway to your destination and you miss the plane or ship? Who's going to pay the hotel bills, the extra travel costs and so on?

Most cruise lines and tour companies will provide a full refund if you cancel your trip prior to a penalty date. After that date, the refund is pro-rated based on how many days prior to departure the cancellation is made.

Although you can purchase travel insurance at any time, the best time to buy it is when you purchase your trip. If you obtain it right away, you will normally be protected in three areas that are not covered if you buy the insurance at a later date. These include pre-existing conditions, terrorism and financial insolvency of the vendor (namely, cruise line, tour company, airline or resort).

The next question is from whom should you buy the travel insurance? Almost all cruise lines and tour companies offer travel insurance of some type. However, the insurance they offer may not cover all or some of the claims for pre-existing conditions and acts of terrorism, and they cannot cover against their own financial insolvency. Also, if you purchase airfare and/or hotel through someone other than the cruise line or tour company, then often their insurance will not cover any of these lost costs. Whereas when you purchase insurance through an independent company, you are covered for these other out-of-pocket expenses.

Most reputable travel agencies sell insurance offered by travel insurance companies as well as the cruise lines and tour companies. They should research them all to find the best coverage at the best price, depending on each client's specific needs.

Two words of advice: Ask questions! Travel agencies receive commissions from the insurance companies, and some pay higher commissions than others. Don't assume the insurance your agent is offering is the best one for you. Ask to see the policies so you can compare what they cover. And double-check the policies to ensure they cover your specific concerns.

If you go on the Internet, you'll find companies offering travel insurance for the exact same price as your travel agent does. Since you'll pay the same amount, let your travel agent do the work for you with companies they trust.

The bottom line is you are investing in a costly vacation – it only make sense to protect your investment.

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