

Reasons to consider purchasing Travel Insurance

- ❖ Traditional domestic health insurance plans:
 - Limit coverage for out-of-country medical expenses
 - Have high deductibles and co-pays for emergency treatment abroad
 - Don't cover out-of-country emergency medical transportation
- ❖ Medicare
 - Medicare will not pay for health care and supplies you receive outside of the US in most situations
 - Medicare cannot cover prescription drugs purchased outside the U.S.
- ❖ Credit Card Coverage for trip cancellation and interruption is highly limited compared to travel insurance
 - Credit card coverages vary. You would have to find your credit card agreement to determine if your card carried any cancellation coverage.
 - Credit cards usually only reimburse for death, injury or illness of the insured or family member, or for supplier default.
- ❖ Credit cards may not reimburse consumers in cases of travel delay.
- ❖ Credit cards may not automatically cover medical emergencies and usually do not cover emergency medical transportation.
- ❖ Travel insurance doesn't just doesn't cover you. It also provides coverage if you need to cancel or return home if something happens to your:
 - Traveling companion
 - Children
 - Spouse
 - Parents
 - Other family members - such as grandparents, brothers or sisters)
- ❖ Travel insurance costs too much
 - Travel insurance is only a small percentage of your total vacation cost
 - If you need to cancel, could you afford to re-book? Absorb the loss?
 - If you have to get home in an emergency, do you have the funds?

Travel Insurance typically covers:

- ❖ Trip Cancellation
- ❖ Trip Interruption
- ❖ Missed Connection (expenses due to delay of more than six hours)
- ❖ Emergency Medical and Dental coverage
- ❖ Baggage Loss/Damage
- ❖ Baggage Delay
- ❖ Emergency Medical Transportation
- ❖ Pre-existing Exclusion Waiver if policy is purchased within 15 days of initial trip deposit

NOTE: Most travel insurance companies do not cover pandemic situations. However, exceptions for COVID-19 have been made should the insured become ill just before travel is to begin or while traveling.

Questions to ask when purchasing travel insurance:

- ❖ What is actually covered?
- ❖ Does the policy cover pre-existing conditions and with what restrictions?
- ❖ Will the policy cover sports or “high risk” activities?
- ❖ Will pre-authorization from the provider be required for treatment or hospitalization?
- ❖ Can I ask the provider to speak to a physician?
- ❖ Does the provider have a 24 hour Help Hot Line?
- ❖ Will the provider pay for my health care or will they only guarantee payment?
- ❖ Does the provider include Air Accidental Death and Dismemberment coverage: A) in the policy or B) at an additional cost?
- ❖ Does the provider cover financial default coverage?
- ❖ Does the provider cover cancellation for business reasons such as required to work?
- ❖ Is the provided covered by a legitimate Underwriter?
- ❖ Is the provider offering an Insurance Plan and not a Protection Plan?

Having been a Travel Counselor for more than 40 years I have been recommending the following two travel insurance providers:

- ❖ Allianz -- Underwriters are BCS Insurance Company and Jefferson Insurance Company
- ❖ Travelex Insurance Services -- Underwritten by Berkshire Hathaway Specialty Insurance Company

These two companies do not have pandemic coverage, but are offering coverage for those who contract COVID-19 before they are to begin travel or who become infected with COVID-19 while traveling.

Forbes magazine has listed the following insurance plans which do cover pandemic coverage and have a 4.5 to 5 rating out of a possible 5.

- ❖ AXA Assistance USA – Platinum
- ❖ HTA Worldwide – TripProtector Preferred
- ❖ Trawick International – Safe Travels Voyager
- ❖ April International – April Pandemic Plus
- ❖ TravelSafe -- Classic and Classic Plus

Should you have any questions please don't hesitate to contact me.

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