

# To Insure or Not to Insure...



You've planned for months, sometimes years to go on the adventure of a lifetime. You want it to be perfect and live up to every one of your expectations. The last thing you're thinking about while you're dreaming of crystal clear water or breathtaking vistas is what happens if a hurricane blows up or the guide service you're using goes out of business, or heaven forbid, you trip on all those empty margarita glasses next to your chair and break something. This is where travel insurance comes in.

Travel insurance is a tricky subject to talk about because there are so many different types of policies, and the options they cover can be complicated. So, let us start out by stating very clearly that we are not travel insurance experts, nor are we travel insurance agents of any kind. That said, we feel qualified to list out a few helpful tips from a travel planner's perspective on how and when trip insurance could be useful to you in your travels.

Let's start with a generalized checklist for deciding whether to purchase travel insurance or not:

- **Is the non-refundable cost of your trip more than you're willing to lose?**
- **Is it likely you or someone in your family could have medical issues prior to or during your trip?**
- **Is it possible you might need to seek medical help in the country/area you're visiting?**
- **Will you be taking baggage that you can't afford to replace if it's lost or stolen?**

If you answered 'yes' to any of these questions, buying some type of travel insurance policy is worth the investment for you.

Now that we've established that baseline, here's a list of things to do to help you make the best purchase decision:

- Always check to see what (if any) insurance is offered free from your credit card company when you use their card to pay for your travel. Depending on the type of trip you're going on, this could remove the need for travel insurance altogether or reduce the amount and type of insurance you need to purchase.
- Always check with your health insurance provider to see if any medical expenditures in the country/area you're visiting would be covered under your existing plan. Be sure to ask them whether they will cover the costs of medical evacuation back to your home country if that's necessary.
- Always buy from a travel insurer that is independent from the travel provider. Typically, rates are better, and you have more options on the types of insurance available than you would with a particular cruise line, airline or tour company.
- Always get quotes for multiple types of insurance from a travel insurer. For example, there are policies that have a "Cancel For Any Reason" (CFAR) option and policies that don't. The CFAR

policies are more expensive but will allow you to cancel your trip because you just don't feel like going and still get your money back. The policies that don't have the CFAR option are less expensive and will have a pretty long list of reasons that are accepted for not taking your trip including illness, work related issues, unrest in the country you're traveling to, etc. However, you will not be able to get you your money back if you just decide not to go. Read the fine print carefully!

- If you are an active or thrill-seeking traveler, be sure to understand the details about what type activities are covered on your trip. In some plans, if you get hurt doing things like scuba diving, rock climbing or bungee jumping your medical expenditures might not be covered.

Bottom line? In most cases, purchasing travel insurance is the right call. Just be sure to work with your travel planner and a travel insurance expert to find the best policy for you.

If you need help planning your perfect group adventure or have questions about travel insurance, send an email to [info@journeysthatfit.com](mailto:info@journeysthatfit.com) or call us at 833-FIT-TRIP (348-8747).

Cheers!

Dori & Mary