



Should you or shouldn't you purchase travel Insurance?



4 Major Considerations when purchasing travel insurance:

- 1) Your Age
- 2) State of your health [and immediate family as well] Pre-existing condition
- 3) The State that you live in relative to the insurance carrier
- 4) Your risk factor – How much \$ you are willing to lose – Peace of mind or a gambler

Is Insurance or some form of protection a rip off or a necessity?

So should you buy – I used to not, and fortunately I didn't have an issue, however, the longer I've been in the industry and seen first-hand how it has saved the clients from financial disaster, ***I encourage every one of my passengers to purchase.*** Yes, agents make a commission from the sale, **but the passenger/client pays the same or less for the insurance whether from an agent or not.** More importantly, *they can assist you in so many ways throughout the entire process...and understanding terms like Pre-existing, immediate family, primary and secondary and help you to not OVER PURCHASE...* So the main thing is – without a Travel Agent you are truly *on your own.*

Should you buy a package that allows you to cancel for any reason or does that add too much to the price of the coverage?

This is an easy one – Personally I think that Cancel for Any Reason is too costly – it was designed for those travelers who maybe wake up one morning with a bad-hair day and decide not to go on the trip – the Insurance company takes a risk and for that risk they charge a lot and refund less than the total cost of the trip – betting on the come. IF the client doesn't feel comfortable with the trip i.e. a partner has a terminal illness OR maybe a couple might break up before the trip – then the cost would be worth it.

Additional issues:

Are you purchasing ONLY an airline ticket? You can insure it if non-refundable up to around \$5,000.

Are you traveling in a GROUP – some insurance companies offer EXCELLENT opportunities

1. Generally the policies are **NOT AGE BASED** if a group of 10 travelers or more also other advantages i.e.
2. You can insure your trip as a **NO TRAVEL COST insurance** – No reimbursement for the cost of the trip but does cover all the rest of basic insurance, medical, baggage etc. pennies on a dollar – *ex. Vocal group going to Europe some have opted into this at \$25*

per person – They are participants who ARE GOING so cancellation isn't a factor to them (cross your fingers ha) but once they depart it gives them peace of mind for a number of things that that can happen while they are on their trip.

More info along with tips on my website on Monday....however presently

Website – Travel Insured and Travel Guard on my home page – will show you QUOTE and a comparison of their various offerings including for air only insurance and explains all the variables for each. All you need is your age, the State, the cost of your trip. You will see exactly what is included in a matrix that shows the total cost for the number traveling and you for each policy and then you can choose the policy that best suits your needs. The Worldwide Trip Protector **Lite** [I call this the Better than nothing policy]– is an inexpensive way to go with a healthy traveler thinking finally that they want insurance for ‘just in case’ following their departure and can be purchased up to just days before departure. **Ex. Talked one client into this before her foreign trip and wouldn't ya know it – she lost her passport going from the domestic to the international terminal and had a delayed trip – a reissue of a passport in LA and met her tour only 1 day late. Without the insurance she could not have gone.**

Also, the website INSUREMYTRIP.COM will show you many insurance companies and their comparison offerings – mind you – your state of residency is important when doing the cost compare!

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