

Travel Insurance -- Read all about it!

TRAVEL INSURANCE... A Primer

Travel Insurance is like any other type of insurance coverage...
...there is no such thing as "one-size fits all".

For adequate coverage at the lowest premium, travel insurance protection must be individually tailored:

- > to match the type of travel
- > to match the type of traveler(s)
- > to match the length of time a trip lasts
- > to match the travel destination physical and geographic location unique requirements

General travel-types include:

- > personal
- > adventure
- > business
- > group

General traveler-types include:

- > individual
- > couple
- > single family
- > small group
- > large group

Each general travel-type has significantly different sub-types:

Personal:

- > vacation destination(s)
- > event focused (like a wedding)
- > experience focused (like a safari)
- > cruises

Adventure:

- > low risk activities (few or no exclusions in standard policy apply to adventure activities)
- > high risk activities (some or all adventure activities are excluded from coverage in a standard policy)

Business:

- > individual
- > small group
- > large group
- > destination (or cruise) based conference

Groups:

- > independent travelers sharing a common travel experience
- > a group sharing both travel and tours - always as a group

Only a professional travel agent who understands both travel and insurance - and the relationship between each... can reliably provide travelers with the right kind (and appropriate amount) of travel insurance coverage - which matches specific travel needs.

Neal @ CM TRAVEL 4FUN is one of the few Licensed Travel Agents in the State of Washington who is also a licensed Travel Insurance Agent.
WA Insurance License# 762046

Common Types of Travel Insurance Coverage:

PLEASE NOTE: The \$\$ amount of each coverage, and the specific types of coverage that are included in any given policy... are not standardized - and thus they will vary by policy, (and by insurer). Always read policy coverage descriptions very closely... when purchasing a policy and/or when comparing travel insurance coverage's between policies.

Trip Cancellation

\$\$ Amount = total insurable \$\$ amount of trip cost

Reimburses you for losses associated with trip cancellation for covered reason

Trip Interruption

\$\$ Amount = normally is 150% of insurable cancellation amount above

Reimburses you for losses incurred for having to cut a trip short for covered reason

Emergency Medical/Dental Coverage

Emergency medical expenses... assures you can get proper level of short term care in an emergency

Emergency Medical Transportation (by ground ambulance or by air)

Gets you to local providers who can supply the appropriate level of medical care

Will also transport you to another medical facility if required for special care

Provides transportation home for long term or specialty care in the event of a serious injury/illness

Baggage Loss/Damage Coverage

Baggage loss/damage

Baggage Delay

Covers emergency replacement clothing, etc. if luggage delayed

Travel Delay

Covers incurred additional travel expenses if travel delayed for covered reason

May cover hotel, meals, & emergency clothing if luggage not accessible, more

Missed Connection

May cover re-ticketing costs, change fees, additional accommodation expense, etc.

Electronics/Sporting Equipment

Extends Baggage Coverage loss/damage coverage to electronics including cell phones, computers and more...

(actual coverage types/amounts vary by insurer and conditions apply)

Travel Accident**AD & D coverage****No Fault Rental Car Collision/Loss Damage**

Rental car loss/damage coverage in the event of theft or damage to rented vehicle

Covers rental fee for vehicle while out of service for repair or replacement

Accident damage claims on the rental car do not count as a claim against your personal car insurance policy

Vendor Default Coverage

Covers losses incurred as a direct result of a travel vendor default, (conditions and limitations apply)

Business Equipment Loss/Damage and Rental Replacement Coverage

Some policies provide loss/damage coverage to business equipment, and include rental cost for replacement equipment

Loss of Job Prior to Travel Date

In the event a covered person loses their job through no fault of their own, trip cancellation coverage will apply

(Limitations and conditions apply - and vary by policy and insurer)

BIZ PAK Extended Coverage

Extends cancellation & trip interruption coverage to include various business related covered reasons

24-Hour Hotline Assistance

Rapid reliable friendly customer service and emergency support 24/7 internationally

Concierge Services

Concierge service by phone during travel

Some business policies include special Business Concierge Services

OTHER:

Typically, Pre-Existing Medical Conditions are covered only if the travel insurance policy is purchased within specific # of days after the initial trip deposit has been made. Other conditions may apply and vary by policy and insurer.

Normally a travel insurance claim is not considered to be valid unless the purchased policy's coverage amount equals the total amount of all known non-recoverable pre-arranged trip expenses which may be incurred. If additional travel components are purchased after the original travel insurance policy purchase date, then the policy (and related premium) must be revised to include any/all additional travel component costs.

Most travel insurance policies are written for a single travel event. However, single annual premium travel insurance policies covering all types of travel for one full year are available in most states for individual business and other frequent travelers. "Annual" policies provide a very broad set of coverage's for all pre-arranged travel for one full calendar year - at a very economical price. Follow this link to learn more about: [ANNUAL POLICIES](#)

Other types of travel insurance coverage's designed for complex, unique, and/or extended international travel - are available through CM TRAVEL 4FUN insurers.

CRUISE TRAVEL mandates travel insurance having high quality medical and med-evac coverage! Passengers without adequate travel insurance coverage providing air-evac off-ship - are trapped on-board ship in a medical emergency - and may die on-board from an otherwise treatable medical condition/injury. Hundreds of passengers unnecessarily die or have serious medical complications from otherwise treatable medical conditions and injuries which occur on-board cruise ships each year... simply because they did not have the travel insurance required to pay for emergency med-evac off-ship! Depending on the location of your ship in an emergency, an emergency med-evac to a ground location which can provide adequate care - can easily cost \$100,000.00 or more!

Travel insurance does not normally cover travel agent booking fees, or travel vendor consolidator fees.

Travel insurance policies purchased through a travel vendor-provider (instead of a travel agent) will normally legally cease in the event that the travel vendor-provider ceases business for any reason.

Reliable good quality travel insurance is only accessible through insurance companies that have been reviewed and rated by AM Best as a "B+" rated company or better. CM TRAVEL 4FUN seeks to always sell travel insurance provided by insurance companies AM Best rated "A-" or better.

BEWARE: a high percentage of travel insurance policies sold - are provided by insurance companies which have not been rated at all -by anyone!

Click to [LEARN MORE](#) about Travel Medical Insurance and Travel Car Loss/Damage Insurance

SUMMARY:

You can purchase travel insurance anywhere in the world, but if you do not have the correct coverage's in the correct amounts from a reliable company - then that policy can be next to worthless in the event of a claim.

Don't take a chance... use a travel insurance professional like CM TRAVEL 4FUN to arrange your travel insurance coverage!