



THE TRUTH ABOUT TRAVEL INSURANCE

SIX THINGS EVERY TRAVELER SHOULD KNOW

1 Why should I buy travel insurance?

With more booking choices, more available destinations, and more people traveling than ever before, you want to make sure you thought of everything before you travel. That's where travel insurance can help. Travel insurance can help provide coverage for unexpected travel problems, from a cancelled flight to a serious illness, inclement weather – or even an act of terrorism.

Did you know? Programs that include trip cancellation/interruption benefits account for more than 87% of the travel insurance protection products purchased in 2016. Programs focusing on medical and medical evacuation benefits account for 7.8% of the programs sold.*

2 How many people actually buy travel insurance?

In 2016, Americans spent nearly \$2.8 billion on all types of travel insurance protection.*

3 Can I buy my travel insurance any time before I travel?

Travel Guard's insurance must be purchased no later than 24 hours before you travel; most Travel Guard plans provide extra coverage if you purchase within a certain window, for example within 15 days of your initial trip payment. Check your plan before you buy to make sure you're getting the most for your dollar.

Did you know? With Travel Guard's Gold Plan, you can be eligible for coverage due to pre-existing medical conditions if you purchase the plan within 15 days of your initial trip payment.

4 What is included in a travel insurance plan?

Travel Guard "per trip" plans provide a package of travel coverage to help plan for a variety of common problems travelers may face away from home. The plan also includes a complete suite of 24-hour travel assistance services you can access anytime, anywhere for help with anything from medical evacuations to dinner reservations.

5 What can I expect to pay for my travel insurance plan?

Travel insurance plans are affordable and typically cost 4-8% of the overall trip cost.

Did you know? It's important to keep in mind the potential financial risk of not purchasing a travel insurance plan. For example, bills for a medical emergency while vacationing can mean thousands in out-of-pocket expenses.

6 I already have medical insurance through my employer. Won't that cover me on my trip?

Not always. Check your current coverage carefully before you travel to see if you'll be covered in the case of an emergency. Many people choose travel insurance to avoid possible deductibles they may have to pay. Also, keep in mind that you may have "out-of-network" medical expenses and that Medicare may not cover medical expenses incurred while abroad.

Expenses incurred from third-party vendors for assistance services not part of a filed insurance plan are the responsibility of the traveler.

SOURCE:

*http://www.ustia.org/uploads/2/4/8/8/24887869/ustia_2014-16_market_survey_release.pdf

FOR MORE INFORMATION

Ask your travel agent or call Travel Guard at:

1.800.826.1300