

The Selfish Luxury Traveler

Important Payment & Refund Policy

All payments to The Selfish Luxury Traveler, LLC are non-refundable and non-transferable.

This is because we enter into binding contracts with luxury resorts, transportation providers, private chefs, wellness practitioners, and local cultural partners—many of whom require non-refundable payments upfront. These partnerships allow us to curate exclusive experiences at exceptional value and offer the option of monthly payment plans for your travel investment.

Top 10 Real-Life Reasons to Purchase Travel Insurance

Even the most well-planned vacations can face the unexpected. Here are 10 real-world situations that illustrate why **travel insurance is a must** when traveling with The Selfish Luxury Traveler:

1. **Your connecting flight to Portugal is canceled** while en route to our luxury retreat. You and your sister-friends are stranded overnight. Who arranges new flights and reimburses unexpected hotel and meal costs?
2. **Your luggage—with your silk caftans, skincare, and medications—goes missing** en route to our luxury stay in Napa Valley. How will you get your essentials replaced in time for the welcome dinner?
3. **You're in Cape Town exploring with your daughter**, and your wallet and passport are stolen during a day tour. Who helps you get emergency funds, replacement documents, and a safe place to stay?
4. **You fall and fracture your ankle on a cobblestone street in Lisbon.** The local clinic isn't equipped for your care. Who arranges an English-speaking doctor and emergency medical evacuation?
5. **Your elderly parent becomes critically ill** the day before your trip to the "Aging Like Fine Wine" Retreat. Who reimburses you for your non-refundable luxury accommodations and spa appointments?
6. **Your luggage is delayed**, and your retreat wardrobe and gifts are nowhere in sight. Who covers your expenses for new clothes and supplies until it arrives?

7. **The boutique cruise you booked with us is suddenly canceled** due to the operator's bankruptcy. Who protects your travel investment and helps you rebook?
 8. **You get food poisoning in Cartagena and need medical help.** Who ensures you get care fast and someone to advocate on your behalf in English?
 9. **A natural disaster or political unrest** occurs in your dream destination days before your trip. Who helps you cancel or rebook without losing your money?
 10. **A hurricane hits during your Miami beach getaway,** making the resort uninhabitable. Who coordinates your evacuation and reimburses you for your interrupted trip?
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Peace of Mind Is Priceless

Most of these situations would leave you with significant out-of-pocket expenses and lost vacation value. That's why **we strongly recommend travel protection insurance** to every guest who books with The Selfish Luxury Traveler.

Insurance is an investment in peace of mind.

Because luxury should never come with regret.