

I just sent you a quote from Travel Guard with the details and cost to cover your vacation. Below are important details about travel insurance.

One important aspect to keep in mind when booking your vacation is that most cruise lines, airlines and resorts all have strict fees when it comes to changing or canceling an upcoming trip.

It's important to note that travel insurance is a bit different than the typical health insurance coverage provided by employers or private companies.

The biggest question to ask yourself is:

Does my personal health insurance cover me in the event of illness or injury before OR during a trip? For most health insurance companies, the answer to this question is probably no. Because most personal health care plans only provide coverage within the US, their policies are not designed to protect you while traveling abroad.

All travel policies are not the same for instance a policy offered from a cruise line or travel package company usually has lower coverages travel medical expense, emergency evacuation, repatriation, baggage delay, missed connection and more, but policies with cruise lines and travel package companies may include a cancel for any reason that offer a voucher for future travel.

When purchasing this type of policy you should know that the voucher for future travel is usually on a percentage of what you paid for your vacation and not a full 100% in future travel credits.

Third party insurance companies typically offer a higher coverage for travel medical expenses, emergency evacuation, repatriation, baggage delay, missed connection for during travel coverage and more, but may not offer future travel credits for non-covered reasons. Although a third-party insurance company may have the option to increase your coverage that includes a cancellation for any reason, this add-on typically only offers 50% or less in a refund for a cancellation for any reason.

You, the traveler, should always compare insurance policies and know what may or may not be included in travel insurance description of coverage. Travel insurance should always be purchased when you confirm your vacation with traveling out of the country. Travel insurance not purchased at the time of initial payment may not include a pre existing waiver.

Please let me know if you need more information.