Please note you have declined to purchase travel protection insurance. This means you will not have coverage for trip cancellations, delays, lost luggage, medical expenses, or other travel-related issues that may arise. Your insurance may not cover you for medical or other reasons during or before travel.

It is the customer's responsibility to understand what is or is not included in any travel insurance policy purchased by thoroughly reading the description of coverage. We recommend adding travel insurance when booking to cover your trip completely.

**However, if you opt not to buy travel insurance, we cannot be held liable for any refunds, reimbursements, or compensation for flight delays, lost baggage, medical expenses, trip interruptions, cancellations, or other travel expenses.**

Understanding the whys and how’s of travel insurance, especially when venturing outside the U.S., is vital. Please [click here](https://suitecruiselife.com/travel-blog/f/is-travel-insurance-worth-it?blogcategory=Travel+Insurance) to read the importance of trip protection. It's a short read that could make a difference, ensuring you travel confidently, return with memories, and not worry about paying out of pocket for what travel insurance may have covered. You Should Never Travel Outside the U.S. Without Trip Protection, and you must understand what is included in your travel protection insurance.

Please let me know as soon as possible if you would like information and pricing to protect your vacation investment; otherwise, you will not have any coverage for pre-cancellations or during travel.