# Travel Insurance 101: What to Know Before You Go

Travel insurance is one of the most important and most overlooked parts of trip planning. Think of it as protection for the investment you made in your vacation. This guide breaks it all down in plain language.

## Why It Matters

You spend thousands planning the perfect trip. A single unexpected event — a medical emergency, a cancelled flight, a family illness — can cost you every dollar if you are not protected. Travel insurance gives you peace of mind and financial protection so you can focus on enjoying your journey.

## Types of Coverage

### Trip Cancellation

Reimburses your prepaid non-refundable trip costs if you cancel before departure for a covered reason: illness, injury, death of a family member, jury duty, or job loss. Essential for any expensive trip.

### Trip Interruption

Covers costs if your trip is cut short after departure. If a medical emergency requires you to fly home early, this covers unused trip costs and additional transportation expenses.

### Medical & Emergency Evacuation

Your domestic health insurance typically does not cover you internationally and Medicare never does. This pays for doctor visits, hospital stays, and prescriptions abroad. Emergency evacuation alone can cost $50,000 or more out of pocket.

### Baggage Loss & Delay

Reimburses you for lost, stolen, or damaged luggage. Baggage delay coverage provides funds for essentials like clothing and toiletries if your bags are delayed beyond a set number of hours.

### Travel Delay

If your flight is delayed for a covered reason, this pays for meals, accommodations, and other necessary expenses while you wait.

### Cancel for Any Reason (CFAR)

An optional upgrade that lets you cancel for any reason at all and receive 50 to 75 percent of your trip cost back. Must be purchased within 14 to 21 days of your initial trip deposit.

### Cruise-Specific Coverage

Some policies include cruise benefits like missed port coverage, itinerary change protection, and shipboard service disruption.

## What Travel Insurance Does NOT Cover

✗ Pre-existing medical conditions (unless a waiver is purchased early)
✗ Changing your mind — unless you have Cancel for Any Reason coverage
✗ Extreme sports or adventure activities unless a specific rider is added
✗ Intoxication-related incidents
✗ Pandemic or epidemic events — varies by policy, always read carefully

✗ Cancellations due to financial default of a travel supplier unless specifically included

## Cost, Timing & Smart Questions

### How Much Does It Cost?

Travel insurance typically costs 4 to 10 percent of your total prepaid non-refundable trip cost. For a $5,000 trip that is $200 to $500 for comprehensive coverage. Given what it protects, it is one of the best values in travel.

### When to Buy

**Buy as early as possible:** Ideally within 14 to 21 days of your first trip deposit to qualify for pre-existing condition waivers and Cancel for Any Reason coverage.

**Never wait until the last minute:** Many key benefits have early purchase requirements. You cannot buy insurance after a covered event has already occurred.

### Questions to Ask When Comparing Policies

- Does this policy cover my specific destination?
- What is the medical coverage limit and does it include emergency evacuation?
- Is there a pre-existing condition waiver and what are the purchase requirements?
- Is there a 24/7 emergency assistance hotline?
- Does this cover cruise-specific situations like missed ports or itinerary changes?
- What documentation do I need to file a claim and how quickly are claims paid?

**Latonya's Recommendation:** I recommend travel insurance for every single trip I plan, without exception. The one time you skip it will be the one time you need it.

Contact me at latonya.hines@fora.travel or 443-831-8212 to discuss your options.