

Smoother Landings with **Travel Insurance?**

BY S. KAY BELL



When planning your much-needed vacation, take some time to consider whether travel insurance needs to be on your preparation itinerary. It could come in handy if your trip runs into trouble.

You've been waiting months for your much-needed vacation. You did your research, planned the itinerary, booked the flights, made hotel and car reservations. But you didn't count on a freak thunderstorm that grounded planes and caused you to miss a crucial connection.

Now you're stuck in a hotel, spending some of the money you had budgeted for souvenirs.

If your expedition planning had included travel insurance, you probably wouldn't be out that cash.



Variety of Coverage

As with traditional insurance policies, travel insurance comes in many forms. Typical policies cover trip cancellation, trip interruption or delay, baggage issues, medical emergencies and default by a travel vendor.

The most well known type of coverage is trip cancellation. Here you'll be reimbursed for nonrefundable costs, if you need to cancel your travel due to unforeseen circumstances. Covered causes range from illness for you or traveling companions to

emergencies at home that prevent the trip such as a death in the family.

Trip interruption or delay coverage is similar. If your travel is interrupted for specific reasons listed in the policy, you'll get help paying the unused portion of the trip, as well as last-minute expenses for heading back home. If it's simply a delay, you'll be reimbursed for associated expenses, such as an unexpected hotel stay.

Baggage coverage includes payment for

personal items and baggage that is lost, stolen or damaged, up to the policy's limits.

Medical insurance covers a variety of situations. Typically, it provides for treatment if you become ill while traveling. This is of particular concern if your trip is abroad, as most health insurance policies exclude expenses incurred in foreign countries. More extensive coverage will pay for evacuation back home, if your illness requires that.





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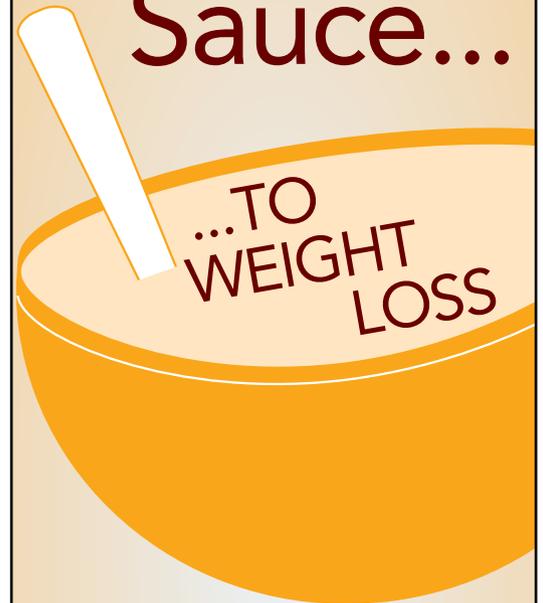
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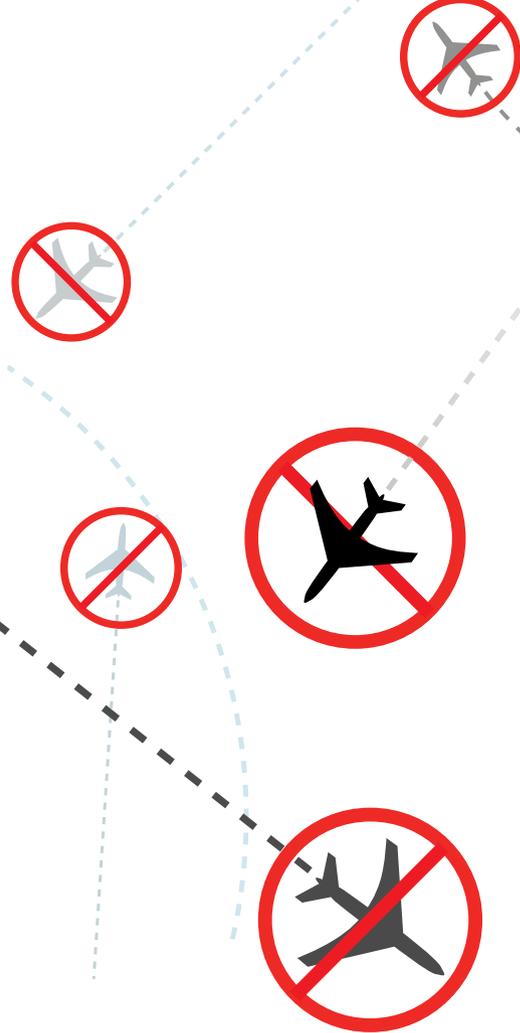
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Do you need it?

For routine travel, trip insurance probably isn't necessary. "If you're catching Southwest from here to Dallas, it's probably not a concern," said Juan Portillo, president of Tramex Travel, which has two Austin locations.

Even with today's cutbacks at airlines, when your flight is delayed or canceled, the airline generally arranges for alternate transportation or you'll get a voucher for future travel.

But if your travel plans are extensive, then you need to at least look at insurance options.

"We would be very remiss if we did not suggest it, especially with today's environment," said Portillo. "It could be weather or the economy. It could be illness. If something changes or the environment is somehow not suitable for you to go on the trip, say your destination is one that has issues with hurricanes, then that's when travel insurance is valuable."

The cost of such policies is relatively cheap. They typically run, depending on the types of coverage you want, between 5% and 12% of your trip's overall cost. Again, as with other insurance, trip coverage for older travelers will cost more.

And don't forget to double-check your other insurance policies. Your health policy probably provides coverage for travel anywhere in the United States. Your homeowners or rental insurance might take care of replacing lost baggage.

If your trip is provided through a tour or special package deal, don't overlook supplier default coverage. This will reimburse you for deposits or payments you might lose if a tour group, cruise line, resort or other vendor fails to deliver on your promised arrangements or goes out of business.

You also could get a comprehensive travel insurance policy to take care of all potential travel trouble situations.

Policies should offer two components: assistance to help you out when you run into trouble while on the road (make sure there's an 800 number) and financial reimbursement after the fact.



How to Buy Travel Insurance

If you do decide you want travel insurance, start online. An internet search will turn up several travel insurance comparison engines so you can find a policy that fits your travel plans and budget. InsureMyTrip.com, QuoteWright.com and SquareMouth.com are three popular sites.

Buy from a travel agent. Most have experience and relationships with at least one travel insurance provider. "We look at the situation and analyze it," said Portillo. "If we're not asking your questions and you're not getting answers, we're not doing our job."

Also consider whether your policy should come from the tour company with which you've booked or via a third-party vendor. Many travel vendors, such as resorts and cruise lines, offer their own policies. In most cases, however, such supplier-provided coverage won't cover you in the event they go bankrupt.

The bottom line with travel insurance is the same as with any purchase.

Carefully compare your choices. Check out the company reputations and reviews. Also check with organizations like the U.S. Travel Insurance Association, Texas Department of Insurance and the Better Business Bureau. These offices should be able to tell you if there are any issues with or complaints about a particular provider.

And always read the fine print of your policy before you head to the airport. *aw*

*S. Kay Bell's book, **The Truth About Paying Fewer Taxes**, offers readers 52 truths about how to find tax savings in our complex tax code.*