

# Traveling This Summer? Plan Ahead with Travel Insurance!

With all of the tornadoes, hurricanes and other disasters, it's best to plan ahead if you are going to be traveling this summer. When finalizing plans, you should consider trip cancellation insurance **BEFORE** making any deposits.

There is 100% coverage for trip cancellation due to sickness or injury of the primary insured or if a *life-threatening condition* of a family member that is certified by the family member's doctor. Inclement weather causing delay or cancellation of travel for more than 24 hours can also warrant a 100% trip reimbursement.



However, to purchase enhanced trip cancellation insurance, it **MUST** be done within 15 days of the initial deposit made on the trip. Enhanced trip cancellation insurance can protect you if you have to cancel your trip (for any reason such as work, non-critical sickness of a family member, etc.). This additional option allows you to cancel for any reason and will typically pay you back between 50% or 70% (whichever option you purchase) of the amount of the trip.

Also, check your medical insurance policy. Will it cover you for treatment outside of the country? What are the quality of the facilities in the country that you'll be visiting? You may want to consider medical evacuation insurance which will pay to transport you to the nearest licensed medical facility of your choice to treat your medical condition. It can also pay to have you transported home if your medical condition warrants this. This coverage can be purchased for one specific trip or if you travel frequently, to cover you for an entire year.

With most travel policies, there are also additional benefits that can be included in such as medical expense insurance, adventure sports coverage, accidental death and dismemberment insurance, concierge services, lost baggage, car rental collision coverage and identity theft.

Contact us to learn more.