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Posted 9/28/2003 3:57 PM Updated 9/28/2003 4:11 PM

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On the Road with
Bill McGee

Psst ... wanna buy some travel insurance?

Prior to 9/11, buying travel insurance may have seemed like checking your tire pressure or flossing three times a day — a nice idea, if you get around to it.

Then widespread flight disruptions and subsequent cancellations shattered thousands of vacation plans. In the aftermath, the combination of the war on terror, travel company bankruptcies and SARS threats have made insuring your trip a little more pressing.

Without a doubt, most vacationers should seriously consider travel insurance. A variety of options are available to satisfy the needs of many different travelers. If you don't know where to begin, here are some answers to commonly asked questions:

•When should I consider buying travel insurance?

Coverage makes a lot of sense if you have a pre-existing medical condition or you're a senior. It also can be worth it for long or complicated itineraries, such as guided tours, multiple stops or cruises. And you should buy insurance if you absolutely, positively have to be there.

There used to be a rule of thumb that you should buy insurance if you were traveling to an area of unrest, particularly if the country was listed in the State Department's traveler advisories. In my opinion, that all changed after Sept. 11. Can anyone truly claim that Cairo and Tel Aviv are more dangerous than New York City and Washington, D.C.? Much of the world is now an area of unrest. Deciding to insure against it ultimately will be a personal decision.

•Am I already covered?

Many travelers are protected for certain contingencies under their medical, auto or homeowner policies or through their charge-card issuer. However, some coverage may not extend outside the U.S., and some policies may include a deductible.

•What type of insurance do I need?

Trip cancellation/interruption (TCI) coverage can be invaluable if you

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have to cancel your vacation. Before your trip, you'll be given a list of accepted reasons for canceling. But TCI doesn't allow you to change your plans on a whim — or because you have jitters about world tensions.

Other types of insurance include supplier default (to protect you if a travel company goes under), emergency medical care or medical evacuation (something to consider in developing nations or onboard a cruise ship), terrorist coverage and baggage loss.

•**Do all insurance companies provide the same products?**

No more than all airlines provide the same service. A key component when shopping for travel insurance is seeing if the company provides 24-hour assistance. If something does go wrong on the road, this service will be critical.

•**How do I know what's covered?**

When it comes to coverage, never assume! Ask questions. Each situation is different, and it may or may not require specific coverage. For example, the "force-majeure" clause in an airline's contract of carriage means that the carrier cannot be held responsible for inclement weather, natural disasters, acts of war, riots, and — surprise! — labor actions. However, some travel insurers will cover these contingencies if you're willing to pay for it.

Conversely, the SARS outbreak was not covered by many travel insurance policies. Of course, no one could have foreseen SARS or the terrorist attacks. But you should ask in advance to get a good idea of what is and isn't covered before you buy.

Even if the policy sounds good, the specific airline or hotel or cruise line or car rental firm or tour operator you're booking with may not be covered! Some financially shaky travel companies-particularly after filing for bankruptcy reorganization-are blacklisted by insurance firms.

For example, Travel Guard offers a lengthy list of travel suppliers not covered for financial default, including United, Air Canada, Aer Lingus and Thai Airways; Alamo, Budget and National; and the now-defunct Regal Cruises. A separate list details airline carriers not covered for any type of policy.

•**How do I purchase travel insurance?**

You can buy travel insurance online or by phone. Some of the better-known brands are Access America, CSA, Lloyd's, Travel Guard International, Travel Insured and Travelex. If you have a trusted travel agent, ask him or her for a recommendation.

Don't buy travel insurance through a tour operator or cruise line; if the company goes under, your insurance coverage may go under with it.

•**How should I pay for insurance?**

Always use a charge card. Obtaining a refund on purchases made by cash or check is a nightmare.

•**What's the average rate?**

Prices can vary. Rate comparisons from 13 leading travel insurance companies are available at Insuremytrip.com.

•**Is my rental car covered?**

Car rental companies will push insurance, particularly since many front-line agents receive commissions if renters buy additional coverage. Again, you should know in advance if you're



already covered through your charge card and/or auto policy; chances are good that you don't need that collision damage waiver.

•Should I insure my luggage?

Unless you're a dealer in diamonds, chances are you won't need additional coverage for lost bags. The fine print on the back of airline tickets (remember those?) states the liability for domestic flights is \$2,500 per passenger; the liability for international flights is based on weight.

•Should I buy terrorism coverage?

Be careful. Since 2001, many travel insurance policies have been amended with specific terrorism clauses. But watch for the caveats — a terrorist act in a nearby destination may not warrant canceling a trip.

When I was editor of *Consumer Reports Travel Letter*, we investigated what levels of coverage the leading travel insurance firms provided in the immediate aftermath of Sept. 11. We were happy to find that many exceeded the letter of the law and offered refunds they were not legally bound to provide.

But one insurance executive made an interesting point: He told me that policies were interpreted liberally because the terrorist attacks in New York City and Washington, D.C., could not have been predicted. He added, however, that if similar attacks happened in the future, no one could claim it was unprecedented, and coverage would likely be much tighter.

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Send Bill your feedback: Bill McGee, a contributing editor to *Consumer Reports* and the former editor of *Consumer Reports Travel Letter*, is an FAA-licensed aircraft dispatcher who worked in airline operations and management for several years. Tell him what you think of his latest column by sending him an e-mail at USATODAY.com at travel@usatoday.com. Include your name, hometown and daytime phone number, and he may use your feedback in a future column.

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