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# When Mother Nature strikes

## Bad weather can ruin your trip. Tips to help plan for the unexpected

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Stranded tourists rest at a refuge center as they wait for Hurricane Emily in Mexico July 17, 2005.

By **John Frenaye**

Travel columnist



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As Dorothy was walking the Yellow Brick Road, she was worried about lions and tigers and bears (Oh, my!). She was a good traveler: She *knew* she wasn't in Kansas anymore (a tornado had swept her to Oz), yet she made her way, anyway.

Today's travelers have their own concerns: hurricanes, tsunamis and earthquakes. It's true: Mother Nature can be a mean old broad, and she may try to ruin your trip. But take your cue from Dorothy: Face reality and soldier on. It doesn't hurt to plan ahead, too.

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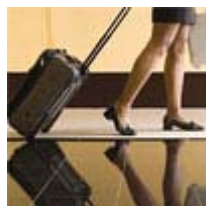
**When disaster strikes, your travel supplier probably doesn't owe you a cent.** Yes, you heard that right. Hurricanes, tornadoes, tsunamis, earthquakes — maybe even avian flu — are all considered to be acts of God (or, in common contract language: the result of *force majeure*). Airlines, cruise lines, hotels, packaged tour suppliers and your travel agent have no control over Mother Nature so, in the eyes of the law, they are not liable for losses you incur when natural disasters strike.

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That said, most travel suppliers will go out of their way to make sure you are happy, and most will waive any re-accommodation fees. It is all in the [fine print](#) that you probably didn't read - the same kind of fine print that you accept when you book online.

**You need some kind of insurance.** In a [previous column](#), I discussed two types of insurance. The first, travel insurance, will protect your investment by paying all out-of-pocket expenses attributable to acts of God, medical problems, insolvency, and many other unexpected events. Travel insurance is underwritten by a real, live insurance company such as [Access America](#); the premium is typically calculated as a percentage of the trip cost.

Some packaged tour operators offer a second kind of insurance called a trip cancellation waiver. (Some cruise lines also offer these waivers, but airlines never do.) Trip cancellation waivers are not really insurance at all. Though they protect your vacation, they do not necessarily protect your dollars. Under the terms of most trip cancellation waivers, you can cancel your trip at any time before departure for any reason, no questions asked. Typically, you will then receive a voucher for the

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cost of your trip (less a deductible), redeemable within one year with the same travel supplier. Trip cancellation waivers are usually sold at a flat fee.

Trip insurance is a good idea. Just be sure you understand what you are buying. If you're not sure, ask your travel agent or your insurance agent to help you.

**If natural disaster is a possibility, you need professional travel help.** Your hometown travel agent is probably your best resource. Travel agents usually don't charge a fee for planning a vacation, and their firsthand knowledge is invaluable. As Hurricane Wilma was pounding the Yucatán, more than 100 professional travel agents were attending the Cancun Travel Mart. You can't get any more firsthand than that! To find a local agent, check with the [American Society of Travel Agents](#).

There are also many Web sites you can check when a disaster interrupts normal travel. As Wilma struck Cancun and subsequently south Florida, [Trips.com](#) was one of only a few Web sites with up-to-the-minute information on damage to resorts, airports and infrastructure. The [Trips forums](#) had detailed reports from hotels, travel suppliers and travel agents on site, including photographs of the storm and its aftermath. Trips.com was a trusted source not only for the traveling public and for other media outlets, but also for the nearly 300 professional travel agents who use the forums regularly.

**Weather, at least, is somewhat predictable** (though earthquakes and tsunamis are not). If you are planning a trip to the Caribbean between June and November, you will be traveling in hurricane season. This is something you *need* to know.

You should also seek out trustworthy information on past storms and the damage they may have left behind. Since tourism is critical to the economies of much of south Florida, the Caribbean and Mexico, you can be sure that the public relations departments at the local hotels are forecasting clear skies and strong margaritas. Be careful, because that may be *all* you get. And don't stop at hotels. While your resort may be standing, you may not be able to dine in that outstanding restaurant you heard about in South Beach or visit that ruin in Tulum. So check out all the must-sees on your list.

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If you are traveling immediately following a Mother Nature event, you may need some other types of information, too. Will you need a malaria shot? A portable water purifier? Ruby slippers? Do your homework and you won't get caught fighting the Wicked Witch of the West.

As a kid, I remember the ads that said, "You can't fool Mother Nature," but as a relatively savvy traveler today, I am pretty sure I don't want to fight her either. A good lesson in planning comes from Karl and Nancy Behringer of Arnold, Md. In February 2005, they began to plan a dream vacation to Mexico's Riviera Maya to celebrate their 25th wedding anniversary (and perhaps to celebrate their recent status as empty nesters). Unfortunately, a wicked storm named Emily had other plans for them. But Karl and Nancy had purchased a trip cancellation waiver from [Apple Vacations](#) and were able to reschedule their trip for November 18.

Then along came Hurricane Wilma. Armed with the trip cancellation waiver yet again, the Behringers made another phone call to their beleaguered travel agent (that's me). Now, Karl and Nancy will celebrate their *26th* anniversary in June. (I hope! Did I mention that hurricane season starts in June?)

Good planning — and knowing the realities of traveling with Mother Nature — saved the Behringers' vacation. Heed these tips and your vacation can be saved as well.

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### MSNBC Travel Cover

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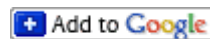
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