



WHY SHOULD YOU PURCHASE TRAVEL INSURANCE?

An issue that remains somewhat ignored by many travelers is budgeting for insurance coverage while you are away from home. Regardless of where you are traveling to or from, insurance can ensure that if an emergency should occur while you are on vacation, the experience will not cause you financial harm.

Comprehensive Coverage

A travel insurance policy usually offers two types of coverage: trip cancellation and/or interruption and emergency medical evacuation. Reimbursements for lost baggage or trip delays are also a good deal, imagine being at an exotic location without your luggage. Generally, a comprehensive travel insurance policy will cover every need you can anticipate and costs 5 to 7 percent of the price of your trip, so a vacation package valued at \$1,000 can be insured for \$50 to \$70, and is well worth the piece of mind.

Trip cancellation/interruption policies may also cover "unforeseen emergencies," such as an accident on the way to the airport, a hijacking, a natural disaster, a fire or flood at your house, or a call to jury duty. However, they probably still won't cover you if you change your plans, if your job forces you to stay in town, or if you can't go because of personal finances.

If your cruise line or touring company goes out of business, your trip cancellation/interruption policy may cover the loss. If you bought the policy from the tour company itself however, chances are you're out of luck. Your coverage also depends on how the policy is written: Some will only pay out if the company ceases all operations for 10 days or more, or if it files for bankruptcy. But many touring companies never bother to file for bankruptcy — they just disappear. And if your trip operator closes down for just a few days, it can still mess up your plans. The best rule of thumb is to buy from a company not associated with the supplier.

Medical Insurance

At the very least, consider medical or health insurance coverage as an integral part of your trip-planning budget. Accidents and health problems can happen anywhere, at any time and may be as minor as a twisted ankle, or as serious as a heart attack. You may already be covered, but it will only take a telephone call to double check that your medical insurance policy covers you while away from your home region. If they don't, outside coverage is available at a minimum cost.

HMOs and PPOs

HMOs, while covering emergency room treatment anywhere, generally offer other coverage only through networks of doctors in your own state. PPOs cover a greater portion of your medical costs if you go to doctors in the network, and again, the networks are usually local. *Important Note: The Medicare Program does not provide for payment of hospital or medical services outside the United States.*

Interested?

I use a company that bases the insurance premium on the age of the individual traveling, length of the vacation and the overall cost of the trip. The prices are very competitive and the coverage is excellent. Please contact me for a quote at insurance@thevacationconsultant.com, you'll need to provide me with your birth year, address and phone number. Otherwise, please complete the following page confirming that you decline travel protection. You may mail it to: Elena Mathis dba The Vacation Consultant, 5112 Sepulveda Blvd. #211, Sherman Oaks CA 91403



TRAVEL INSURANCE WAIVER

Customer Name: _____

Customer Name: _____

Date of Departure: _____

Date Signed by Customer(s): _____

I/We, person(s) named above, have been offered the following travel insurance and had the benefits of such insurance explained to me.

Regardless, I have declined the purchase of:

- Trip cancellation and/or interruption
- Baggage loss or damage
- Travel accident and/or limited sickness
- Emergency medical evacuation
- Other: _____
- All of the above

I will not hold this travel agency and/or its owner responsible for any expenses incurred by me resulting from cancellation of my trip, accident, sickness, stolen or damaged baggage.

Customer signature(s):

