

I recommend trip insurance!

“I’m a firm believer in trip insurance. I was out of the country when my dad passed away in 2010. The airline change fee was over \$1,000! Insurance paid for everything!”

You don’t expect to ever be in a car accident, but you purchase auto insurance.

You don’t expect damage to your home, but you purchase homeowners insurance.

You’ve invested your hard-earned money in this dream vacation, why wouldn’t you protect it as well?

Maybe you’re thinking....

“There’s no way I’m going to cancel this trip. I’m definitely going!”

Have you thought of all those “life” issues that routinely occur in our world? Your job suddenly requires you to work those days. You are subpoenaed or called for jury duty. There’s a hurricane out there! You’re laid off of your job. Your airline or cruise line experiences a financial default. You or a family member get sick – suffer an injury, or die. Your home is vandalized.

“Nothing bad is going to happen – I’ll be on vacation!”

No one ever expects bad things to happen. What would happen if you fell and broke your leg, or if you were involved in a car accident while on vacation? How would you get home?

“My credit card company will cover me if something happens.”

Will it? Check out everything that is covered in the short list below and then compare it to what your credit card company offers. Be informed!

“I already have health insurance.”

Check with your health insurance provider. Many will not cover you outside of the continental United States. If they do, you will definitely be ‘out of network’ which usually means you will pay more. Also, just because you are covered by your provider, does not mean a doctor will take your insurance. Many times, you will have to pay for medical attention out-of-pocket while on vacation and then make a claim once you return home. Medicaid will not cover you outside of the U.S.