

I recommend trip insurance!

"I'm a firm believer in Travel Guard trip insurance. I was out of the country when my dad passed away. I made one phone call to Travel Guard, and they took care of changing my flights and getting me home to my mom. They also paid for all of the airline transfer fees."

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.***

Travel Guard provides:

- . Trip Cancellation - 100 % of the insured trip cost
Reimburses pre-paid, non-refundable trip costs for covered cancellation reasons
- . Trip Interruption – 150% of the insured trip costs
Reimburses additional transportation costs to join trip or return home and missed days of travel for covered interruption reasons
- . Baggage Insurance – \$1000 Baggage & Personal Effects Loss, \$300 – Baggage Delay
- . Medical Expenses
Pays up to \$25,000 in medical expenses for initial treatment received during trip
- . Emergency Evacuation & Repatriation of Remains
*Up to \$500,000 for evacuation and transportation as directed by a physician
Up to \$10,000 for accidental death & dismemberment*
- . *If you purchase within 15 days of your initial trip payment you also receive:*
 - . Coverage against cruise line, airline or tour operator default
 - . Coverage if pre-existing medical conditions force you to cancel or interrupt the trip
 - . Missed connection benefit increases to \$500
 - . \$50,000 Flight Guard (accidental death or dismemberment that occurs while flying)

Call me for a quote.

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