



## **Travel Plans for the Holidays: Review Your Policies and Consider Travel Insurance before You Hit the Road**

As we enter the holiday season, many of us will make plans to travel to see family and friends, take a mini-vacation break or even book an international tour. You don't want that trip to be cut short by injury or illness and you don't want to worry about situations beyond your control. If you are planning a trip over the holidays, you should consider the ins and outs of travel insurance to see if it will protect you and your family and give you peace of mind so that you can fully enjoy your adventure.

Traveling in the winter months can be full of surprises. Even if you're traveling somewhere warm, bad weather can often cause delays. To help mitigate the cost of rebooking a flight or an unexpected overnight stay, travel sites and airlines offer travel insurance that may cover unexpected delays or cancellations. According to the United States Travel Insurance Association, nearly 17 percent of Americans have had their travel plans impacted by illness, natural disaster, carrier-caused issues or severe weather. If you cannot afford to cancel and rebook your trip or your health insurance doesn't cover you abroad, travel insurance may be for you. You typically don't need travel insurance for short trips close to home.

Travel insurance generally costs between 4 -10 percent of a trip's overall cost. For a trip totaling \$5,000 travel insurance could range from \$200 to \$500 depending on the coverage. Also consider your destination as your needs for a trip abroad may be quite different from those needed for traveling in the states.

### **Travel Insurance Basics:**

There are four main categories of travel insurance:

**Trip cancellation-** reimburses pre-paid travel expenses if you are prevented from taking your trip because you become ill or die.

**Travel medical-** reimburses medical and emergency dental expenses that you incur because of an illness or injury while you are traveling.

**Emergency medical evacuation-** provides emergency transportation to either a hospital in the geographic region where you are and/or transportation back to a hospital near your home.

**Accidental death/flight accident-**accidental death covers death or dismemberment at any time during a trip while air flight accident covers death or dismemberment during flight only.

### **Winter Activities:**

If you are ready to jump on a lift or take your board or skis to your favorite slopes or lace up your ice skates for the rink, be sure to check your homeowners or renters policy, as well as your health insurance coverage to ensure you know what to do in case of an accident or loss.

Generally equipment you own will be covered, up to a specific amount by your homeowners or renters policy. Check the limit in your policy and decide if that will be enough to replace damaged or stolen equipment. Remember to factor in your deductible and if you think you need more coverage, ask your insurance agent about an additional rider.

If you are out of town without access to your physician or local health care center, review your emergency medical treatment:

# Consumer Alert

Are you required to seek medical treatment at a certain hospital or urgent care center that is in your insurer's network?

Will you have copay?

If you need to fill a prescription, do you have to go to a certain pharmacy?

Make a list of these details and carry your insurance card with you when you travel.

Another consideration is air ambulance rides if you're skiing or snow-boarding in a remote location. Check out this [Air Ambulance Alert](#) for more information.

**Other Considerations:**

Typically, if you buy travel insurance after a winter or tropical storm is named, your plan won't provide coverage for claims related to that event.

If your trip is canceled due to your tour operator going out of business, some policies require you to provide thorough documentation for all your trip costs, including any refunds you might have received.

If your flight is delayed, you may or may not be covered. Some policies only cover a trip cancellation claim if you lose more than 50 percent of your scheduled trip length due to a covered delay. You also must make a good faith effort to continue your travels using alternative means.

Most homeowners insurance policies cover personal property protection lost or stolen during a trip. Check with your home insurer to see what they will cover while you are traveling. If you have expensive items, you might want to purchase a floater to add to your current homeowners policy to cover those items.

**More information:**

For more information about health, home, life and auto insurance options, and tips for choosing the coverage that is right for you and your family contact the South Carolina Department of Insurance Office of Consumer Services. The specially trained staff is available to assist consumers with their insurance-related questions and concerns. You may contact the Office of Consumer Services by calling our toll-free number 1-800-768-3467 Monday-Thursday 8:00 a.m. - 6:00 p.m. or Friday 8:00 a.m. - 5:00 p.m.

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