



# Travel Coverage

Brought to you by: The Heritage Group

Your vacation may have taken months to plan.

Ensure your investment in minutes for non-refundable losses with a travel insurance policy.

Let us know if your travel plans are domestic or international as some policy exclusions may apply.

Travel insurance can protect against the loss of non-refundable travel costs, such as airfare, hotel and tour expenses. Other types of travel insurance offer protection against losses due to medical emergencies, damage to personal property and even a death, which may occur away from home while on vacation.

## Major Types of Travel Insurance

Here are some important types of travel insurance.

- Trip cancellation, travel delay and interruption insurance:
- Trip cancellation: Reimburses you for pre-paid travel expenses if you aren't able to take your trip because you or a family member becomes ill or dies.
- Travel delay: Reimburses you for pre-paid expenses if you aren't able to take your trip because of a travel delay, such as a flight delay or cancellation.
- Trip interruption: Reimburses you for pre-paid expenses if your trip is cut short because you or a family member becomes ill or dies, or because of any other misfortune listed in policy. Covered reasons might include bad

weather, airline strikes, terrorism, bankruptcy, jury duty, or fire or flood damage to your home.

Medical and accidental death insurance should also be considered:

- Medical/Health: Reimburses you for medical and emergency dental expenses that you have because of an illness or injury while you're traveling.
- Medical evacuation: Provides emergency transportation to take you either to a hospital in the geographic region where you are or for transportation back to a hospital near your home.
- Accidental death: This coverage is usually split into three parts:
  1. Air flight accident: Covers death or dismemberment during flight only.
  2. Common carrier: Covers death or dismemberment while traveling on public transportation such as a plane, ferry, train, bus or taxi.
  3. Accidental death: Covers death or dismemberment at any time during a trip.

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Baggage and rental car damage insurance:

- Baggage loss: Reimburses you for lost, stolen or damaged personal items. This usually doesn't cover personal items that may be lost or damaged by an airline. If you buy baggage insurance be sure to review the policy for the list of property that wouldn't be covered. Some of your property may exceed the limits allowed.
- Rental car damage: Reimburses you for damage or loss to a rental vehicle. If you have this coverage you may decline the "collision damage waiver" rental car companies' offer. This coverage doesn't provide liability protection.

Call us today at 518-782-0001 to learn more about our travel coverage options.