

Is Your Hard-Earned Vacation In Jeopardy?

You've been saving for it for a few years now and have finally saved enough to book that dream trip to Tahiti, or that once-in-a-lifetime cruise to Alaska. It's all planned with the perfect hotels or maybe you even splurged and booked a suite with a balcony on a fabulous new cruise ship. Perhaps you're even leaving the kids behind this time and making this your second honeymoon. You've thought of absolutely everything and now you're just waiting for that day to come when you can leave the job and the house and the worries of everyday life behind to set out on your grand adventure.

But wait just a minute! Have you really thought of everything? Did you say "yes" when your travel agent asked if you wanted to include travel insurance with your reservations? If you didn't, then you haven't thought of everything and your much-anticipated vacation could very well be in jeopardy.

Sure, nobody ever intends to have a problem with their vacation plans the same way no one ever plans for their house to burn down or for their car to get totaled in an accident, but I'd bet that you probably have insurance to cover your house and your car. Why then do so many people leave their precious vacation plans to potential ruin?

If you're working with a good travel agent, he/she should be suggesting insurance coverage to protect all but the most basic of transactions. He/she can help you choose from the available products to find the one that is right for your particular situation.

Here are three important things to remember:

- (1) If you have not purchased insurance and you have to cancel your reservations within the penalty period, it doesn't matter how good your reason for canceling is, you're going to be out your money, period.
- (2) If your travel plans take you out of the country, be sure your travel insurance includes emergency medical coverage and emergency evacuation because most personal medical insurance plans do not cover you outside of the United States. Check with your insurance provider to see if you fall into this category. Even with travel insurance, you'll likely have to pay for services up front and then submit a claim upon your return home. This includes hospitals on cruise ships.
- (3) If you want to be sure that you're covered for financial default of common carrier (ie. your air carrier ceasing to fly) or natural disasters (Remember Frances & Ivan?), you must purchase coverage prior to the carrier filing for bankruptcy or the storm being named. If you have pre-existing medical conditions that may impact your travel, you want to be sure that the insurance you are purchasing will cover you even for cancellation due to these conditions.

Ask the right questions. Purchase the proper coverage, and hopefully you'll never have to use it. However, the small proportional amount that you pay for travel insurance coverage should give you piece of mind knowing that you've done everything you can to protect your hard-earned vacation.

Maestro Travel, Inc

13020 Rosedale Hill Ave.

Suite A

Huntersville, NC 28078

(704) 992-0432

info@callmaestro.com

www.callmaestro.com