

WHY SHOULD I GET TRAVEL INSURANCE

YOU WILL BE SURPRISED!

So many people have misconceptions about why they do not need travel insurance. Below are some prime examples of actual events and the outcome. Once you have read this you will change your mind for sure.

A couple were traveling outside of the United States and had not taken any travel insurance, not even being advised of medical issues.

The response:- For not taking it was “We do not get sick and we have good medical insurance.” Actual event:- One person fell and found they had broken an ankle. Had to get to doctors/hospital x-rayed and cast. US Medical insurance DOES NOT COVER YOU once you leave the United States, not even on a Cruise Ship. Cost out of pocket was immense. Think what it would have been if more severe.

A family went on a cruise and one of the children lost their electronic kindle value of about \$200. Did not take travel insurance, put a claim into their house insurance company and found that their deductible was \$500 so received nothing.

If they had taken the travel insurance, this would have been the process. First they are asked to claim against their household insurance, however if the item being claimed is less than their deductible, then they provide their household insurance detailing the deductible amount and process the claim. They received a check for \$199 within 5 days.

A family traveling to the airport flying within the United States to take the kids to Disney. No travel insurance taken. En route, unfortunately a bad driver ran a light and hit their car, no one was injured and the accident left only minor damage, and certainly still drivable. But the delay made them miss their flight, and the flights were full for the next few days and so they missed their vacation to Disney, with no compensation whatsoever.

If they had travel insurance, they would have been compensated and the travel insurance department would also have tried other airlines at no cost extra to get them there.

A couple booked their honeymoon to the Caribbean. The wife was subpoenaed to be on jury during this time. They had to change their honeymoon and incur extra fees and costs to do so.

With insurance those fees would automatically be covered.

While on vacation to Mexico a couple had their passports stolen. This was a mess, it took time and costly affair to get them back and were certainly not on the flights they booked, all because of no insurance.

With insurance The Travel Assistance services takes over and implements and expedites the necessary documents and assistance to get their passport and cover them to get them home.

While on vacation a family was informed that at home they had had a bad storm and a tree had fallen on their house. They immediately had to return home and interrupt their vacation, and arrange a new flight all costing money to do so.

With Insurance this is normal coverage and all costs would have been reimbursed and they would have had the assistance to do all the new arrangements.

Due to this and much more we at Holiday Planners not only encourage Insurance on any, and all vacations that involve you leaving your house to go anywhere on a vacation, we even have a decline of insurance we ask you to sign, due to the severity of this option.

There are many different types of coverage's that will suit you and your budget.