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Insurance Concerns When Traveling in the U.S. and Abroad

The Professional Insurance Agents of Wisconsin provide you with these insurance tips when traveling.

MADISON, Wisconsin (February 4, 2008) – When you travel, either for a vacation or business, your focus is usually on purchasing airfare, making hotel reservations and figuring out what to do once you get to your destination. But if you aren't reviewing your insurance policies before you leave, you may be putting yourself unnecessarily at risk in the event you get sick or in an accident.

“Take some time to review your auto and health insurance policies with your professional independent agent before leaving to ensure that you will be covered in an emergency, and are not paying for extra coverage you may not need,” says Ron Von Haden, CIC, Executive Vice President of the Professional Insurance Agents of Wisconsin (PIAW).

Von Haden continues, “Rental car insurance is an area where you may not have to pay for extra coverage if your regular auto policy extends collision and comprehensive coverage to rental cars in any state or country. Your professional independent agent can tell you if you are properly covered. Those without a comprehensive auto policy may rely on the coverage provided by their major credit card or through the loss damage waiver they can purchase through the rental car company for coverage. However, these options may not provide full coverage and will have exclusions so it is very important to read the fine print in the contract.

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“If you have suffered a loss that isn't covered under your auto policy, it might be covered under one of your other insurance policies. For example, if personal property has been stolen from your rental car, it may be covered under your homeowners or renters policy.”

When traveling within the U.S., most auto and health insurance policies will be sufficient to protect you while you travel. Your professional independent agent will be able to let you know if there are any gaps in your coverage. But when you travel internationally, these policies often aren't enough to provide you with adequate coverage.

“Purchasing a travel insurance policy, through a reputable insurance company, should cover you in the event of an emergency overseas,” says Von Haden. “Typically, a comprehensive travel insurance policy will cost five to seven percent of the price of your trip. One of the biggest benefits of purchasing this coverage is the emergency medical evacuation. The costs to airlift you off a cruise ship or even to a different hospital can climb as high as \$50,000, which you would be responsible for without this coverage.

“Another advantage is the 24-hour telephone assistance that many travel insurers provide. They can help you find a local pharmacy, get a replacement set of glasses, find an English-speaking doctor or reputable hospital and more.”

Ask your professional independent agent about purchasing a full-overseas insurance pack. These packages can cost less than \$50 per person for seven days of coverage and typically include emergency medical evacuation, emergency medical and dental, accidental death and dismemberment, repatriation of remains, visitor to bedside and return of dependent children, pre-existing condition waiver, lost/damaged baggage, rental car protection and trip cancellation/delay/interruption/default.

For more information on insurance considerations when you travel, contact your professional independent insurance agent. To locate a PIA member near you, look for the PIA logo or go to www.PIAW.org.

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