Top 10 trips

to protect with travel insurance



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All vacations are **important**, but some are *truly special.*

Travel insurance is an absolute "must" for protecting travellers and their investment.

Here are 10 special trips with examples that show why having travel insurance is a smart move.

Multi-generational family vacations

These are becoming more of a hot trend. Grandparents might rent a French country villa and invite their entire family, including adult children and grandchildren, for this once-in-a-lifetime trip. But if grandpa or grandma falls ill weeks before they are scheduled to leave and both can no longer go. Then what? Depending on the policy, travel insurance may allow family members to cancel and reschedule without sacrificing their trip investment.

Experiential trips

A trip often involves more than just booking a tour, cruise or resort. It's often considered an enriching journey of discovery. Here's one example. Two artistically-minded couples have spent months planning a creative weekend in Paris, with watercolour painting and pottery-making classes at an arts center. On the way to the airport, they get into a fender bender. No one is hurt, but they are delayed and miss their flight. Initially, they worry that their weekend plans are in jeopardy. Fortunately, their trip interruption insurance covers the cost of changing their flights so they can leave for their eagerly anticipated getaway.

Destination weddings

More couples are choosing destination weddings far beyond their province, or even country. Who wouldn't love getting married on a lovely beach, at a famous country estate or on an exotic island? But the unexpected can happen. For example, the bride's mom might discover her checked bag has gone astray. The good news is that if she purchased travel insurance with baggage coverage, she may be able to replace some clothing on site if the luggage is lost. More problematic? Let's say a couple plans a beachside wedding at a coastal resort but a week prior, a hurricane destroys the hotel. If the newlyweds have purchased a travel insurance policy with trip cancellation coverage extending to natural catastrophes before the hurricane was named, they may be reimbursed for non-refundable travel expenses, so they can happily focus on finding an alternate destination.

Trips with major financial investments

Some trips are simply "over-the-top" in terms of the traveller's financial investment. A couple may have planned a three-week luxury trip (without kids) around South America – visiting Rio, exploring the Amazon, tasting Chilean wines, hiking in Patagonia and exploring Machu Picchu in Peru. But several months out, one of their children is hurt in an accident. They'll need to postpone the trip, but it's far too late for reimbursement from the travel supplier. With a travel insurance policy with trip cancellation coverage extending to accidents and sickness of family members, they may be able to cancel, receive reimbursement and schedule a re-do.

Honeymoons

Travel insurance can also protect newlyweds on a honeymoon. If a couple is travelling to Europe, they'll be eager for their romantic stay in a private Tuscan villa. But the husband becomes ill at a European airport as they prepare to board their connecting flight to Florence. He's taken by ambulance to a local hospital, they miss their flight and the hospital wants payment. Fortunately, if they've purchased the travel insurance, the wife can likely turn to the insurer's emergency assistance line for help. Depending on the situation the insurance company may be able to guarantee payment to the hospital for the medical bill and arrange for a local stay for the wife while the husband receives medical treatment. Travel insurance may also reimburse airline "ticket change" fees when the couple is ready to resume their dream Tuscany honeymoon.

Bucket-list trips

Who wouldn't love the "trip of a lifetime," – perhaps an around-the-world tour or a luxury African safari? When a traveller opts for a "bucket list" journey, he or she may shell out tens of thousands of dollars for the trip. But, suppose that 20 days into the bucket-list adventure, the traveller gets an unexpected call that their parent is sick and they need to return home early. Travel insurance advisors should recommend that their clients carefully consider circumstances that could throw a curveball their way, and choose travel insurance with trip interruption benefits that may reimburse pre-paid, non-refundable trip payments when the vacation is interrupted for a covered reason.

Solo adventures

Solo travel has increased in popularity, especially with the rise of Millennials. For example, a young traveller planning a Nepal trekking vacation arrives at Kathmandu, but his luggagze doesn't. He heads for the Thamel district to buy necessary toiletries and clothing. Thanks to a travel insurance plan with baggage benefits, he can simply save the receipts and then, upon arriving home, submit them for reimbursement (up to the policy limit) for his lost luggage and eligible necessity purchases.

Exotic, far-flung journeys

Travel insurance is critical for consumers travelling to far-flung places. Generally, the more remote the destination, the more expensive emergency medical care is. Travel insurance benefits and services can be invaluable – directing the traveller to a local hospital, possibly sending a payment guarantor letter, or even, based on the insurer's assessment, setting up emergency transportation. Sometimes, that even means flying a seriously ill traveller (along with a spouse or companion) back to Canada, which can be extremely costly. Travel insurance can make the process less stressful and could lessen the financial burden.

Trips with non-refundable services

Travellers considering whether they should purchase travel insurance should consider the "non-refundable" portions of their trip. How do you get reimbursement for the cost of pre-paid payments for cruise shore excursions, a concert ticket package or independent guide services if you're unable to attend? Those extras, if cancelled, can really add up. Not having insurance with trip cancellation benefits could spell a big financial hit.

"Emotionally important" trips

Many special trips carry not only a price tag, but also a strong emotional component. Consumers may travel to celebrate a college graduation, a 25th wedding anniversary or the start of an exciting new career. But life's moments happen and not all are positive. Savvy travellers purchase travel insurance for its financial safeguards, travel assistance services and peace-of-mind.

If it's worth experiencing, it's worth protecting.

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