



For Immediate Release

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Flu Season and Travel: Advice from USTiA

Travel Insurance: Financial Rx for Flu Season

With widespread flu activity reported in 24 states, travelers, in particular, need to protect themselves from the highly contagious illness that hospitalizes more than 200,000 people yearly, advises the [US Travel Insurance Association](#).

According to the [U.S. Centers for Disease Control and Prevention](#), **a healthy adult can be contagious even a day before showing signs of illness, and up to 7 days after getting sick.** Here are some basic ways travelers can help protect themselves:

- Get a flu shot,
- Avoid close contact with people who are sick,
- Wash hands often either with soap and water or a hand sanitizer,
- Avoid touching eyes, nose, or mouth.

Also, preparing for a trip can be stressful, so it's important to get plenty of sleep and exercise before traveling.

Recognizing Flu Symptoms

- Flu symptoms often come on suddenly, reports the CDC. It is primarily a respiratory illness whose symptoms may include fever, cough, sore throat, runny or stuffy nose, muscle or headache, and fatigue. As the flu is highly contagious, it's advisable to avoid contact with other people as much as possible, and to always cover your nose and mouth when sneezing or coughing, get plenty of rest, and stay home, if possible.

Travel Insurance to the Rescue

Cancelled or Delayed Trips: Travel insurance can provide a measure of comfort and security to travelers whose plans have to be cancelled or delayed because they, a family member, or traveling companion have contracted the flu or other illness. The insurance can help reimburse such nonrefundable payments as airline tickets, cruise, tour and hotel arrangements.

Interrupted Trips: If a traveler becomes ill during a trip, and has to cut their tour or cruise short, some travel insurance policies will reimburse for any unused, non-reimbursable days remaining in the trip. And, if additional expenses are incurred, such as extra hotel nights, meals, etc., some policies will reimburse these costs up to a set amount. Should a traveler need medical treatment, the assistance service that comes with many travel insurance policies can help locate an accredited local doctor or medical facility, as well as help cover emergency costs and

hospitalization. In case of hospitalization, the travel insurance service will also help ensure that the traveler arrives safely home.

In case of illness: Here is what travelers need to know in case of flu or other illness, should they need to file a travel insurance claim.

- Understand your travel insurance policy prior to leaving home, and know what is covered.
- Travel insurance and assistance services provide a 24 hr. hotline, so travelers should carry their policy number and hotline number with them.
- Keep all records. Receipts such as payments for airline or other travel arrangements are needed in order to file a claim.
- Medical proof in the form of a doctor's statement and/or medical records are needed to substantiate a medical claim for travel insurance.

About UStiA

UStiA promotes fairness, integrity, and a commitment to excellence in the travel insurance industry. With a mission to educate the public on travel insurance while maintaining high industry standards, UStiA is a non-profit association of insurance carriers and allied businesses involved in the development, administration and marketing of travel insurance and assistance. Travel insurance and assistance services are available from travel agencies, airlines, tour operators, hotels and resorts, and insurance brokers, as well as through the Internet.

For more information, consumer advice on how to shop for travel insurance, and a listing of UStiA member companies, visit the UStiA website, ustia.org.

UStiA also sponsors TRIP.ustia.org (Travel Responsibly, Informed, and Protected), a consumer advocacy web site with helpful information including timely tips on travel, health, safety, and security.

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