



Travelers Should Be Prepared for the Unexpected During Hurricane Season

The start of the 2018 Atlantic Hurricane Season (June 1 to November 30) is a few days away, and already the season has seen its first tropical storm, Alberto, bring wind, rain, and flooding. The US Travel Insurance Association (USStiA) reminds travelers to protect their summer and fall travel investments in case travel is affected by severe weather.

The Weather Company predicts 12 named storms during this year's hurricane season, including five hurricanes—and two of these are expected to be major hurricanes of Category 3 or higher. (Source: weather.com)

It is impossible to predict if hurricanes, or even slow-moving tropical storms bringing heavy rainfall, will make landfall this season. Therefore, USStiA cautions travelers to guard against the expenses of unexpected cancellations, delays, and even evacuations.

As learned from past storms, you might encounter the following scenarios:

- You miss a prepaid cruise, tour, or hotel stay because air travel has come to a standstill.
- You have to cancel, re-route, or reschedule a trip because your destination is affected and hotels are non-operational.
- Your return home is delayed by hours or days, and you must pay for additional hotel accommodations at your destination.
- Your destination is in the path of a hurricane, and you need to evacuate to another area or make alternate travel arrangements.

In each of these real-life hurricane and storm situations, travel insurance can make a positive difference:

Financial. Travel insurance can reimburse nonrefundable payments if you have to cancel or interrupt a trip due to a hurricane or other weather-related event. You may also be covered for additional transportation expenses to evacuate from the area of the storm or return home. Most comprehensive travel insurance policies will also reimburse up to a set amount for hotel accommodations, meals, and incidental expenses if travel is delayed beyond a certain period of time (usually six hours or more).

Assistance. Most travel insurance providers offer a 24-hour hotline for travel and medical assistance services. These services may include helping you to evacuate from an area that is in the path of a hurricane or other natural disaster, and helping you to make alternative plans, such as finding and booking a hotel, rescheduling flights, and accessing other needed assistance.

Medical. If you become ill or are injured during your trip, a comprehensive travel insurance policy can help reimburse medical expenses, locate and arrange appropriate medical care, and arrange and pay for medical transportation, including emergency air ambulance evacuation, if necessary.

How to Prepare

UStiA suggests purchasing travel insurance when booking your trip. Generally, travel insurance plans exclude coverage if the policy is purchased after a hurricane or tropical storm becomes a named event. Keep all receipts and a copy of your itinerary in case you need to file a claim.

Read your travel insurance policy and make sure you understand what is and is not covered. If you feel your policy does not meet your needs, the premium cost is usually refundable within a defined grace period, as long as travel has not begun and you have not filed a claim.

ABOUT USTIA

UStiA is a nonprofit association of insurance carriers and allied businesses involved in the development, administration, and marketing of travel insurance and assistance services. 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. For more information on UStiA and travel insurance, visit www.ustia.org.

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