

Title:

Vacation Travel Insurance Tips

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362

Summary:

Travel insurance is an important but often overlooked part of your vacation. Whether you are traveling to a foreign country or to the next state you should consider travel insurance.

Some of the reasons to have insurance are to cover medical expenses, life insurance for your family, or trip insurance when something goes wrong.

If you have medical coverage, check with your insurer to find out the specifics regarding your planned destination.

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Keywords:

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Article Body:

Travel insurance is an important but often overlooked part of your vacation. Whether you are traveling to a foreign country or to the next state you should consider travel insurance.

Some of the reasons to have insurance are to cover medical expenses, life insurance for your family, or trip insurance when something goes wrong.

If you have medical coverage, check with your insurer to find out the specifics regarding your planned destination.

You can buy medical coverage for the duration of your trip or for longer periods. Some travel insurance policies cover multiple trips of specific duration. Some will cover you for travel up to a year.

Planning a skiing or mountain climbing vacation? You may want to consider evacuation insurance. If you need to be rescued it is quite possible that the you will end up with a hefty bill to pay for the service.

If you are going on a cruise, taking an organized tour or just flying on an

airplane you may want trip cancellation insurance. You or a family member may get sick at the last minute or your plans may change unexpectedly.

Many companies do not offer refunds and you could be out thousands of dollars. There are many things out of your control that can mess with your plans. Refunds are tough to get sometimes.

Other popular coverage is loss of baggage, baggage delay, travel delay, dental, 24 Hour Traveler Assistance, and accidental death.

If you are driving out of the country definitely check with your auto insurer. Purchase any extra coverage needed. You may want to ask about an international roadside assistance policy.

Auto breakdowns and accidents are bad enough at home but the problems are compounded abroad.

Check with your credit card company. You may have some coverage if you purchase your vacation with their card.

If you are traveling with a group you may be able to get coverage cheaper as a group rather than individually.

Sometimes you will pay more for less coverage if you buy it through a travel agent who makes a nice commission. This is not always the case but it's your money. Shop around for the best deal.