

Air Travel Snafus: Are You Covered?

Is travel insurance worth it? It really depends on what you expect from it, and it's a good idea to ask about some common (and not so common) travel snafu scenarios when you call to investigate different policies. By asking some specific questions, you'll make a better decision and won't be surprised if your claim gets turned down.



	INSURANCE COMPANY: CSA	INSURANCE COMPANY: ACCESS AMERICA	INSURANCE COMPANY: TRAVEL GUARD
<p>Flat Tire on Way to Airport The airline says tough luck, you need to buy a new ticket at the prevailing last minute fare. That'll be \$2500, please. Are you covered?</p>	<p>Only if you purchase a policy that includes the "Cancel For Any Reason" option. A standard travel insurance policy would not provide benefits for Trip Interruption in this case unless you are directly involved in the accident.</p>	<p>Access America's Cancel Anytime insurance products offer coverage if the traveler has to purchase new tickets. The reimbursement would be for up to 80% of the amount the airline charged for the new, economy class tickets, not to exceed the limit of trip interruption coverage that was purchased. In this example the insured would receive \$2000.</p>	<p>It would depend on the specific travel insurance plan you purchased. For example, Travel Guard's platinum policy would provide coverage because this is a covered peril listed in the policy (i.e., the Insured or Traveling Companion is involved in or delayed due to an automobile accident, substantiated by a police report, while en route to the Insured's Destination). Not all policies include this coverage.</p>
<p>Striking Airport Employees Those Italian airport workers are at it again, this time striking for longer espresso breaks. You'll have to toss your \$300 airfare and take the train to Paris instead. Will insurance reimburse you for your unused flight and pay for the train?</p>	<p>Policies will pay for additional transportation expenses for travel to your destination, but does not provide benefits for unused airfare during a Trip Interruption. So, in this case, you would be reimbursed for the train fare, but not the airfare.</p>	<p>We provide our customers with Trip Interruption coverage as part of our Cancel Anytime product if those pesky workers go on strike. We will reimburse up to 80% for the unused flight (as long as you are not offered a credit or refund!) and up to 80% of the cost of a reasonable train ticket. No payments can be made that would exceed the limit of trip interruption coverage that was purchased.</p>	<p>Yes, this would be covered if the travel insurance were purchased before the airline employees voted to authorize a strike. If you're not sure, check with the travel insurance provider before you purchase your insurance.</p>
<p>Airline Schedule Change The airline alerts you a week before your trip that they no longer fly to Peoria. They're offering a full refund but now flights on other airlines are \$500 round-trip, not the \$128 you originally paid. Will insurance cover you?</p>	<p>Unfortunately not. Trip Cancellation and Interruption benefits pay for additional airfare due to cancellation or delay caused by weather, mechanical breakdown or strikes. Changes in flight schedules and price differences due to using a different carrier, as you've noted in this scenario, are not covered.</p>	<p>Our Cancel Anytime product offers trip interruption benefits for unforeseen situations that our customers may encounter after they depart on their trip. This particular situation would not be covered.</p>	<p>This would not be covered. But Travel Guard would help the customer rebook the flight and find the most affordable options available.</p>

Air Travel Snafus: Are You Covered?



	INSURANCE COMPANY: CSA	INSURANCE COMPANY: ACCESS AMERICA	INSURANCE COMPANY: TRAVEL GUARD
<p>Detained by TSA Didn't your mother tell you not to make "humorous" comments to the nice TSA agents?</p>	<p>This is a situation is not a hazard or risk and would not be covered under any perils listed in a policy.</p>	<p>Even with the expansive coverage provided by this product, claims arising due to government regulations, as in the detaining of an insured by the TSA, would not be covered.</p>	<p>This would not be covered, because the loss was caused by a "government regulation." <i>This is listed as a standard exclusion in most travel insurance policies</i></p>
<p>Missed Connection You knew that 40 minute connection at O'Hare sounded dodgy. The next flight isn't until 9 a.m. the next day and you need a place to sleep. Are you covered?</p>	<p>Maybe. Travel Delay benefits provide coverage for hotel accommodations and meals when your covered trip is delayed for 6 hours or more due to any common carrier delay. If the plane is late in landing, causing you to miss the connection, then the claim would be payable. If, however, you land on time and just cannot get to the departing gate in time, you are not delayed by the common carrier (defined in the policy as the actual conveyance) and would not be covered.</p>	<p>Should our customer miss their connection for a covered reason, we will paynon-reimbursed pre-paid travel expenses as well as reasonable expensesrelated to that missed connection, including expenses for meals and lodging, up to the benefit maximum.</p>	<p>If the flight is delayed due to weather or by the airline, the insured would be covered under the travel delay and/or missed connection benefits for reasonable travel expenses, including lodging and meals.</p>
<p>Airline Goes Belly Up Those 2 cent airfares were too good to be true and CheapoAirlines is no longer. Can you get your money back?</p>	<p>If your policy includes the "Cancel For Any Reason" option, the ticket cost could be covered. Some policies also provide benefits for Financial Insolvency. Both coverages have specific requirements and restrictions. If neither coverage applied, no benefits would be payable.</p>	<p>Our insured could expect an 80% refund of their costs not to exceed their limit of trip cancellation coverage for this type of situation. If the airline stopped flying for financial reasons, more coverage might apply, subject to the terms and conditions of the policy. Again, any payment would not exceed the limit of trip cancellation coverage in either scenario.</p>	<p>If you purchased your travel insurance within 15 days of your initial trip deposit, this would be covered under the "financial default" provision of your policy. (Check to make sure your policy has this coverage as not all policies do).</p>
<p>Your \$5000 Wedding Dress Goes Missing the airline offers to cover the first \$3000. But what about the rest?</p>	<p>Yes. The policy will cover up to the policy maximum for the actual cash value of the dress after payment from the airline is deducted. Note: Some policies are secondary to your homeowner's insurance policy and require a disposition or declaration of coverage limits from the homeowner's insurance provider before coverage applies.</p>	<p>Yes, Access America's retail insurance products (those available through travel agents, for instance) will cover baggage loss up to \$1,500 depending on the product purchased. That would ensure most of the rest of the cost of the dress in the scenario below.</p>	<p>This would be covered under the "lost, stolen or damaged baggage" coverage in your policy, up to the limits in your policy. Coverage limits vary by policy, so make sure you check before you purchase if you are insuring higher value items.</p>
<p>Airline Cancels Your Flight but keeps your \$500 frequent flyer copayment. Who knew? Fees are non-refundable, even if the airline screws up. Will travel insurance come to the rescue?</p>	<p>If your policy includes the "Cancel For Any Reason" option, it will cover the fee. Coverage would also be afforded if the flight is canceled due to weather, mechanical breakdown or strike.</p>	<p>If you have verification that the airline charged you those fees to convert your miles to a ticket, they would be covered up to 80%, or \$400. As with any payment, we will not reimburse more than the limit of coverage for any particular benefit.</p>	<p>If the insured included the \$500 fee in the trip cost, it would be reimbursable under the trip cancellation provisions of the policy, along with any other nonrefundable deposits, for any of the policies' covered perils (e.g. inclement weather, strike, mechanical breakdown, etc.).</p> <p>If the airline cancels the flight for a reason that is not a covered peril in the policy, it would only be covered if the insured's policy includes a cancel for any reason option. For example, Travel Guard's Platinum Plan with the CFAR option would reimburse 75% of the fee, as long as the trip was cancelled more than 48 hours from departure.</p>