

## **Illness, natural disasters derail travel for one in six Americans**

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One in six Americans (17%) say their travel plans have been impacted by medical conditions, natural disasters including severe weather; or mechanical or carrier-caused problems, according to a recent survey for the **US Travel Insurance Association**.

Between spring of 2012 and fall of 2013, travelers have had to cancel or interrupt their travel plans, or had their trip delayed for one or more of the following reasons, generally covered by travel insurance:

- Medical conditions such as illness or injury;
- Severe weather like storms, hurricanes and blizzards;
- Delays of 3 or more hours due to mechanical and other problems experienced by an airline or cruise line.

### **One out of Five had Travel Insurance**

Slightly more than one out of five -or 22%- of those whose travel plans were impacted, had travel insurance, the survey revealed. Among the impacted group who purchased travel insurance, households with children (33%) and 18-34 year-olds (30%) were the largest single demographic groups. Notably, 85% of impacted travelers who had travel insurance said they were satisfied with their purchase.

### **Who is Likely to Purchase Travel Insurance**

Consistent with a UStiA survey conducted in 2012, younger Americans (29%) and those earning \$50,000 (25%) or more remain the most likely to purchase travel insurance. All told, 40% of respondents who said they would consider insuring a future trip would do so for trips costing \$500 per person or more. Not surprisingly, the likelihood of purchasing travel insurance increased according to trip cost.

### **Evaluate your Needs**

UStiA notes that many people gamble with their vacation investment. Most people don't anticipate problems that can derail a vacation. However, unforeseen circumstances such as illness, a storm, or other event, can result in a cancelled or delayed trip, and loss of all or part of a vacation investment. Travel insurance can help:

- cover nonrefundable payments such as hotel, cruise, or tour;
- reimburse medical expenses, locate appropriate medical facilities and arrange medical transport in case of injury or illness during a trip;
- reimburse expenses such as accommodations when travel is delayed or interrupted due to weather and other environmental disasters;
- locate appropriate services, such as medical and legal, in emergency situations, and more.

To determine whether travel insurance is right for you, UStiA suggests that travelers ask themselves the following questions: How much can you afford to lose if you have to forfeit all or part of your vacation because of illness, natural disasters, and other concerns? What happens if you become ill or injured while traveling? And will your airline, cruise or tour company refund your money if a sudden illness forces you to cancel at the last minute?

***With its comprehensive benefits, travel insurance is an investment that offers travelers peace of mind and protection when things go wrong.***

- See more at: <http://www.traveldailynews.com/news/article/58824/illness-natural-disasters-derail-travel#sthash.VeN81kFS.dpuf>