

# Travel Insurance

## Know what's covered before you buy



Consumers 1-800-686-1526 • OSHIIP 1-800-686-1578 • Fraud & Enforcement 1-800-686-1527

Travel insurance includes a number of different types of insurance. All these insurance policies cover potential losses that arise from travel.

### **Most policies cover the following situations:**

- The trip doesn't happen as planned: The cruise is canceled, the flight is delayed, emergency or medical evacuation is needed. Read the policy to see just what and who is covered.
- You can't make the trip as planned: Some event keeps you from making the trip. Possible events are fire, flood, car wreck, jury duty or weather catastrophe. Read the policy to see what is covered.
- Something happens to you or your things on the trip: This would include such potential losses as delayed baggage (replacement of essential items) or if you have an accident or illness during the trip. Coverage could be provided for medical expenses, the cost of medical evacuation, overseas funeral expenses and/or the cost of returning the corpse to the United States. Personal liability and rental car excess coverage may also be provided.
- Disasters that occur at the intended travel destination: Earthquakes, quarantines, terrorist activity, or general strikes are covered as well as failure by airline, tourist operators, and cruise line but default by the company who sold you the vacation package will generally not be covered.

Cancellation insurance should be considered for any travel plans made in advance. Benefits are typically limited to your actual loss. Cancellation insurance typically costs between 4-8% of your trip cost.

There are also more specialized policies that you can purchase to deal with specific potential losses. As always, carefully read the policy to know what you are buying.

### **Rental car insurance**

- Using a credit card to rent the vehicle often includes benefits that provide additional coverage.

### **Flight accident insurance**

- Policy coverage for accident and death is generally available for a specific flight, but many life insurance policies traditionally cover death by airline crash.
- Some credit card companies provide coverage when your ticket is purchased using their card.

### **Major medical insurance**

- Your health insurance probably won't cover you outside the United States. Various types of medical policies are available to cover the medical risks when you are traveling. Costs that can be covered include evacuation to your home, transportation to the nearest medical facility or the hospital of your choice, medical treatment, optional prescription drug coverage, and reparation of mortal remains.

### **What if I have a problem with my insurance agent or company?**

Call the Ohio Department of Insurance at **1-800-686-1526**. The Department regulates agents and companies that are licensed to sell insurance in Ohio. The Department's Consumer Services representatives can answer your insurance questions and investigate your complaints about an insurance company or agent.

**John R. Kasich**  
Governor



**ODI**  
Ohio Department  
of Insurance

**Mary Taylor**  
Lt. Governor / Director