

TRAVEL SMART TIPS

Don't Let Bad Weather Dampen Your Vacation Plans

(NAPSA)—Whether you're worrying over weather, lost luggage or any other kind of travel trouble, a little forethought can help keep you relaxed when you go on vacation.

That's because travel insurance can help cover vacation investments if severe weather conditions directly affect travel arrangements or accommodations. For example, if you're forced to cancel a trip due to a named hurricane, travel insurance with trip cancellation coverage can provide a reimbursement for covered prepaid nonrefundable expenses, up to the limit of coverage purchased.

As for flight delays and baggage lost by the airlines, insurance companies can help track down lost luggage and deliver it to you. The insurance coverage can also cover meals, lodging and other related expenses if you experience a covered flight delay.

In addition, most Travel Guard plans also offer emergency travel services, which come in handy when faced with the unexpected. For example, customers who purchase plans that include these services have access to a 24/7 Live-Travel emergency travel service to rebook canceled flights or make new travel arrangements or hotel reservations.

The ProtectAssist plan also offers coverage for children 17 and under at no additional cost if they are related to an insured adult.



If a covered severe weather condition forces you to leave your hotel or resort, travel insurance can reimburse nonrefundable expenditures and additional travel costs.

Getting More For Your Money

It is recommended to select one of the company's comprehensive travel insurance plans, which also include 24/7 assistance services, emergency medical needs or referrals, cash transfers, replacement of lost travel documents, pre-trip health and safety advisories and live e-mail and phone messaging to family and friends.

Choosing Travel Insurance

Most travel experts recommend purchasing travel insurance from a third-party provider. That way, you're covered for the entire trip, including airfare to and from the point of departure.

To learn more about travel insurance, ask your travel agent, visit www.travelguard.com or call (800) 826-1300.

Insurance is underwritten by National Union Fire Insurance Company of Pittsburg, Pa., a subsidiary of American International Group, Inc. with its principal place of business in New York, N.Y. The policy will contain reductions, limitations, exclusions and termination provisions. All coverages may not be available in all states. Assistance Services are provided by AIG Travel Assist.