

TIPS ON TRIPS

Shipshape Cruise Vacations

(NAPSA)—Americans are expected to board cruise ships in record waves this year.

The Cruise Lines International Association has predicted that more than 12.8 million passengers will take a cruise in 2008. And with the addition of eight new ships and two redeployed vessels joining the cruising fleet, cruise vacations are expected to remain popular in years to come.

But how can you be more certain your cruise will be shipshape? One answer is to purchase a travel insurance plan. It's a solution that helped Mark Brady, a traveler from Colorado, save thousands of dollars after he fell unexpectedly ill during a Caribbean cruise. Because Brady had purchased a travel insurance plan through AIG Travel Guard, AIG Travel Assist quickly arranged medical evacuation by air ambulance, as well as followed through with arranging the rest of his medical care and transportation home. Brady was also reimbursed for the portion of his trip that he missed due to his illness. In total, the insurance provided under the Protect Assist plan purchased through AIG Travel Guard reimbursed Brady over \$16,000.

Travel insurance plans available through AIG Travel Guard can cover illness that occurs at sea or out of the country—something that may not be covered by the traveler's health insurance coverage. In addition, travel insurance can also cover emergency medical evacuations, and can reimburse nonrefundable expenses if a trav-



Travel insurance can help cover your cruise vacation investment.

eler needs to cancel a trip due to illness or other covered reasons.

Choosing Travel Insurance

Most experts recommend purchasing travel insurance from a third party rather than directly from the cruise line. That way, travelers can be covered for the entire trip, including airfare to and from the point of departure, and shore excursions—not just the portion they book through the cruise line.

Getting More For Your Money

It is also recommended to select a travel insurance plan that offers value-added services such as worldwide medical assistance, a 24-hour hotline for travel emergencies, live e-mail and phone messages to family and friends, cash transfers and tracking for lost baggage. Such features have helped many travelers avoid major inconveniences.

You can choose to purchase travel insurance directly or ask your travel agent for more details. To learn more, visit www.travelguard.com or call (800) 826-1300.

Note to Editors: Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, 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.