

TIPS ON TRIPS

How To Stretch Your Vacation Dollar

(NAPSA)—There are good reasons to include travel insurance in your vacation budget.

1. If your tip gets canceled or cut short: After you've invested a great deal of time and money into planning a family trip, the last thing that you want to experience is a cancellation, loss of nonrefundable costs, and unplanned medical expenses while away. While some personal health insurance may cover portions of medical expenses when you're on vacation, not all do, and often, medical insurance does not travel overseas.

Fortunately, a good travel insurance plan can reimburse up to 100 percent of a trip if you need to cancel due to covered reasons such as unforeseen illness or injury, if your primary residence or destination becomes uninhabitable due to a natural disaster, if military duty calls or even a job layoff happens.

Medical expense coverage included with most comprehensive travel insurance plans can cover a child who needs stitches after a bad fall or even an emergency medical evacuation to the nearest adequate hospital. A travel insurance plan such as Travel Guard's Gold Plan can cover up to \$25,000 of medical expenses. Plus, children age 17 and under can be covered at no additional cost.

2. If your trip is interrupted or delayed. Many insurance plans also cover unexpected interruptions or delays that can mean additional costs. Trip interruption/delay coverage offers reimbursement for return airfare, missed prepaid and nonrefund-



A good travel insurance policy can help your vacation dollar go even farther.

able portions of a trip, and expenses for food and hotel stay while you're delayed. Some travel insurance plans can cover 150 percent of trip cost when a trip is interrupted and up to \$150 per day for necessary purchases during a delay.

Having travel insurance may help your trip be more hassle-free, because you're covered in the event of the unexpected.

More Planning & Saving Tips

- Book travel during off-peak season and you can also avoid large crowds in airports and popular attractions.

- Pack healthful snacks—bottled water, boxed juice, crackers, nuts, dried fruit—to save time as well as money.

- E-mail your trip insurance policy and other important travel documents to yourself to avoid losing them or searching for them during your journey.

Learn More

For information, tips and travel news, ask a travel agent, call (800) 826-1300 or visit www.travelguard.com.

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