

TRAVEL SMART TIPS

Travel Insurance Tips

(NAPSA)—Before you even begin to pack, a smart way to minimize the wrinkles and financial risks on your next trip is with travel insurance. Travel insurance can help you deal with missed flights, lost luggage or money, or becoming injured while you're abroad.

Once you've decided on getting travel insurance, the next step is what to consider when choosing a policy. Experts at the American Society of Travel Agents (ASTA) suggest you consider these ques-



A SMOOTH TRIP—Travel insurance can help you deal with missed flights, lost luggage or money and medical emergencies.

tions before choosing:

- Does the policy provide sufficient coverage for any medical eventuality?
- Does it provide a 24-hour emergency service or assistance company?
- Does the policy cover personal liability, in the event you accidentally cause injury or damage to others and face litigation?

When purchasing travel insurance, check with your ASTA travel agent about any purchase deadlines and what, if any, restrictions might apply. To learn more about travel insurance, visit www.travelers.com/tips/insurance.asp.