**The Travel Troubleshooter**

Travel Insurance

*This is a beta version of The Travel Troubleshooter, a new ebook series on how to be a better traveler.*

*The Travel Troubleshooter, which is based on my long-running syndicated travel column, answers common questions about a topic, offers real examples of cases solved, and publishes the names and emails of executive contacts at companies.*

*This book is an unformatted Microsoft Word document. Please download it, add your comments and edits, and send it back to me at* [*elliottc@gmail.com*](mailto:elliottc@gmail.com)*. In exchange for your editing help, you’ll get a free version of the final book in the ereader format of your choice.*

*Thank you for your support.*

***Christopher Elliott***

*January 18, 2012*

**Do you need travel insurance?**

A good policy can offer you peace of mind for your upcoming vacation.

If something goes wrong – if your trip is interrupted or if you have to cancel – you can recover some or all of your costs.

About 1 in 3 travelers buy insurance for their trip, according to the US Travel Insurance Association. Should you be one of them?

Before taking out a policy, it’s important to determine whether you need protection at all.

**Buy it:**

If you’re spending more than $10,000 on a vacation. That’s known as a “big ticket” purchase, and it should be insured.

If you’re a nervous traveler, and just need the peace of mind that comes with a policy. Even if you can’t recover all of your money, you may still be able to take advantage of certain benefits, like trip interruption coverage.

If you’re cruising or taking a package tour. Cruise lines used to be flexible, when it came to allowing passengers to rebook missed cruises. Tour operators were also more lenient. Not anymore. A policy can protect you.

If you have a complex or lengthy itinerary. If you’re on a tour with a lot of moving parts, then insurance could be useful. When one part doesn’t go as planned, the right policy can help you make a quick recovery.

Anytime when you leave the country. Medical providers outside the U.S. often ask for “upfront” payments for medical services that can cost thousands of dollars, and travel insurance can guarantee these payments. (This is also true for medical evacuations, which can cost tens of thousands of dollars.)

If you’re on Medicare and are traveling internationally. You’ll want to consider a policy that includes medical expenses, since Medicare doesn’t typically cover events outside of the country.

**Skip it:**

If it’s a short, simple and inexpensive trip within the United States.

If you’re spending less than $10,000 or if you don’t mind losing the value of your trip should something happen before or during your vacation. Also, if you have insurance that would cover a medical emergency or medical evacuation, you may not need a policy.

If your trip includes components that aren’t covered by insurance. For example, say you’re staying at a friend’s house, using a voucher or redeeming frequent flier miles for your vacation. Travel insurance would probably be minimally useful. (Some travel insurance policies may cover the cost of redepositing miles when you need to cancel for a covered reason.)

If you have a pre-existing medical condition that wouldn’t be covered. Read you policy carefully; some travel insurance policies do cover existing medical conditions when certain requirements are met. Normally, pre-existing conditions that are controlled are covered if the policy is purchased within a certain time following initial deposit and payment of your trip.

If coverage would be redundant. For example, if your credit card or other insurance would cover the same event — then don’t worry about it. Note that some cards won’t cover items like medical evacuations, so if that’s important, then think about insurance. (Most credit cards do not cover medical expenses, and just about every credit card will not cover for cancellation and interruption.

**How do I find the right travel insurance policy?**

An online search for “travel insurance” is likely to pull up a long and confusing list of travel insurance choices. But there are really just three options.

**Buy direct.** Companies sell insurance policies directly to travelers, usually online. The big players are Access America, CSA Travel Protection and Travel Guard. A full list of other insurance companies worth checking out are on the US Travel Insurance Association’s website.

**Buy through your travel company.** Many travel companies, including airlines, cruise lines and tour operators, offer optional insurance directly to consumers. These can be a good deal, but it’s worth shopping around before deciding to buy one of these policies. Also, be careful of tour operators or cruise lines that offer generic protection services. They won’t cover you if the company goes belly-up.

**Buy through a travel agent or third party.** Your travel agent may offer an insurance policy. (More on buying through an agent in a moment.)

You might also see an online company that specializes in comparing and evaluating insurance policies, such as Squaremouth, Travel Insurance Review, Trip Insurance Store, and InsureMyTrip.com. These can be useful ways to quickly find the best travel insurance policy.

**Which travel insurance policy is right for me?**

The first time you’ll be given the option of buying an insurance policy will probably be when you book a trip, either directly through a travel company or through an agent. It’s nice to be reminded about the insurance option, because when you’re planning a big trip, it can easily be overlooked.

Still, experts generally agree you shouldn’t take the first policy you’re offered— no matter how attractive the policy, or how hard the sell. (A few years ago, I would have said travel agents were the worst offenders in this department, but nowadays, websites like to use scare tactics to persuade you to “protect your trip” with insurance in bold uppercase letters, making human agents look downright polite.)

Consult with at least two of the three travel insurance sources. Travel insurance is extremely competitive, and by checking with multiple sources, you won’t just find better terms or prices. You’ll also avoid buying a potentially useless policy.

**What should I look for in a travel insurance policy?**

When comparison-shopping, you’ll want to match your own needs with that of the policy, to the extent that it’s possible. Here are a few coverage areas to be aware of.

Accidental death— Provides cash payment for accidental loss of life or limb while traveling.

Baggage— This benefit provides reimbursement for lost, stolen or damaged baggage or personal items. The coverage usually applies to your entire trip, not just your flight. A subset of this coverage is for baggage delay, which offers reimbursement for clothing, toiletries and other essential items if luggage is delayed for a specified period of time.

Cancel for any reason— This is a subset of trip cancellation (usually available for a slightly higher premium) and provides for cancellations that aren’t covered by the basic coverage. You may be reimbursed for your non-refundable trip payments and deposits if a trip is canceled for any reason.

Deductible— The deductible is a co-pay amount which is the responsibility of the insured. Options vary by plan and can range from $0 to $2,500. Deductibles can be charged per policy, per individual, per incident or a combination. Most medical plans require you to select a deductible option while most travel protection plans offer a zero deductible benefit.

Emergency medical and dental— This pays for the cost of treatment associated with a medical or dental emergency incurred while traveling. This coverage may be secondary to your primary health insurance, if you have it. A subset of this is emergency medical transportation, which arranges to transport a patient to an appropriate medical facility. Some policies may also cover the cost of bringing a friend or family member to you or getting your children home. Medical repatriation benefits may include arranging and paying for the cost of getting you home.

IMPORTANT: Look for clauses that address preexisting medical conditions. They could affect your ability to make a successful claim.

Employment layoff— This provides reimbursement for prepaid, non-refundable trip payments and deposits if a trip is canceled due to involuntary layoff or termination of employment. Review this paragraph carefully if you think you might make a claim. It can be restrictive. This is usually a named peril for a trip cancellation or interruption policy.

Missed connection— This offers reimbursement in the event of a missed flight connection or for the additional costs to “catch up” to a cruise if the cause of delay is an accident or bad weather. This is often a subset of trip cancellation or interruption coverage.

Financial default— This coverage is normally offered in the event of a complete cessation of operations due to financial circumstances. The operator doesn’t have to file for bankruptcy. Read this paragraph very carefully, since there’s no standard language. This is a covered reason, or named peril of a trip cancellation or interruption policy. Not all travel insurance policies cover supplier bankruptcy. Most companies publish a list of travel suppliers that they either cover or exclude for financial default.

Life insurance— This coverage provides an accidental death or dismemberment benefit while you’re enrolled. Coverage can include accidental death and dismemberment for public transportation or flights. (Although this benefit is sometimes referred to as “life insurance” it is technically a benefit, not a life insurance policy.)

Rental car damage— This coverage offers collision loss/damage insurance for rental cars and covers the costs of damage to, or theft of, a rental car.

Terrorism— This coverage provides coverage in the event of a terrorist incident. Bear in mind that some plans only provide coverage if you are scheduled to arrive within 30 days of the incident while other plans only offer foreign coverage. This is a subset of a trip cancellation or interruption policy.

Trip cancellation— This coverage reimburses you for non-refundable trip payments and deposits if a trip is canceled for illness, death or other specific reasons or if your destination is uninhabitable. Most trip cancellation language is standard. But it’s worth reviewing to make sure it will cover you in the event your trip is called off.

Trip interruption— This coverage offers reimbursement for nonrefundable trip payments and deposits if a trip is interrupted for illness, death or other specific reasons. Again, read the language carefully to be sure you’re covered.

Travel delay— This provides reimbursement for meals and accommodations when a trip is unexpectedly delayed. Read this one and always call your insurance company before you make a travel delay claim to make sure the terms will apply to your situation. Don’t forget to save your receipts when you make a travel delay claim.

Weather— Most policies will include travel delay coverage due to a mandatory evacuation in the event of a hurricane or other meteorological event. Be careful with this one. Some policies offer cancellation coverage if only one part of your trip can’t be taken (if, say, your hotel is closed) while others stipulate that the airport or airline has to cancel its flights. Still others stipulate that your hotel must be uninhabitable for coverage to kick in. This is a named peril for a trip cancellation or interruption policy.

Which policy to buy? Unfortunately, there’s no quick and easy answer. Everyone has to find the right source and carefully compare policies.

Finding the right travel insurance policy, it turns out, can be hard work.

**How much should I pay for travel insurance?**

We’ve already reviewed who needs travel insurance and where to find it, but how do you know if you’re getting a good deal?

There’s no authoritative buyer’s guide that can tell you if you’re looking at a bargain policy or a rip-off. That’s because no two travel insurance policies are exactly the same. They vary based on your age, state of residence and coverage.

Travel insurance typically costs between 4 and 8 percent of your trip’s prepaid, non-refundable cost. However, a “cancel for any reason” policy can run you 10 percent of the non-refundable cost or slightly higher. Your policy may be more expensive if you’re older or engaging in a risky activity that makes a claim more likely, but generally speaking, you should be in that range.

A word of warning: If the policy is less than 4 percent of the cost of your vacation it should raise the same red flags as if it’s more than 10 percent. Too-good-to-be- true “trip protection” policies have cost travelers millions—and perhaps tens of millions—in unpaid claims. If it’s really travel insurance it will be underwritten by a reputable insurer.

(By way of full disclosure, one travel agency that sold these unlicensed policies sued me unsuccessfully for defamation in 2010—long after the travel “protection” company whose policies it sold had gone belly-up.)

At the same time, policies that cost significantly more than 10 percent are a reason for concern. Read the terms very carefully and make sure there’s a good reason why you’re paying that much for your insurance.

**When should I buy insurance?**

You can get travel insurance up until the day before you travel from some travel insurance companies. But the sooner you buy your policy, the better.

Why? Well, let’s say your airline declares bankruptcy between the time you book your vacation and your departure date. You’ll still be able to buy a policy the day before your departure, but if your airline has already filed for Chapter 11 protection, then the policy won’t cover the airline if it stops flying.

Another reason: Most travel insurance policies will offer coverage for preexisting medical conditions that are under control if you buy the insurance within a couple of weeks of your first trip payment (other conditions also might apply). Since up to 20 percent of claims could be traced to preexisting medical conditions, this could be an important point.

So buy the policy sooner rather than later, and keep it between the 4 and 8 percent range, and you’re on your way.

**How do I use my travel insurance policy?**

Congratulations, you’re the owner of a shiny new travel insurance policy. Now what?

Conventional wisdom says you wait until something goes wrong and then file a claim. But there’s a little more to it.

Your travel insurance company wants to hear from you—needs to hear from you—if you want to be a successful user of a travel insurance policy.

When to contact your insurance company:

**If your policy is wrong.** If you see something on your policy that is incorrect, like a misspelled name, date of birth, dates of travel or anything else that is inaccurate, contact your insurance company immediately to get it fixed. Inaccurate information can delay your claim.

**When something changes.** If any of the circumstances under which you purchased your policy have changed—say your travel dates have shifted several times, you’ve added costs or travel suppliers to your trip or you’ve moved—then it’s best to let the company know.

**When something unexpected happens.** Many travel insurance customers are unaware that their policies cover items like trip interruption or will provide assistance when something goes wrong. So when something happens while you’re traveling that you didn’t expect, get in touch with your insurance company through the emergency number that they provide. You never know; you might be covered.

**If you have a question about your policy.** It’s better to ask about your policy and what it does, and doesn’t cover, before it becomes an issue. For example, say your policy covers a trip if you lose your job. If you think a pink slip is coming, this might be a good time to inquire about what’s covered.

Timing is important. Read your policy when you receive it and call if you have questions. Many travel insurance companies offer a “free look” period (normally 10 days) for all of its insurance policies. If, after reviewing your policy, you decide that it doesn’t meet your needs, you can cancel it, as long as you haven’t departed on your trip, and receive a full refund.

**Should you write to your insurance company or call?**

Most travelers feel that picking up the phone is more convenient, but that’s an instinct you should resist. It may be easier, but having an answer in writing—usually by email—is far more useful. It also creates a necessary paper trail that you can refer to if you should ever have to make a claim. If you must call, be sure to get the name of the person you spoke with. Most insurance companies record their customer service calls.

How about your travel agent or insurance agent? They’re not off the hook after your policy has been sold. Many states require agents to be licensed, and if an agent has sold you a policy with promises of coverage, and the insurance didn’t cover you, then you need to take that up with the agent. (More on disputes in the next section.)

While a travel agent or insurance agent can act as an advocate when your claim has been denied—bear in mind, though, that there may be some privacy restrictions that limit your agent from getting involved—you should never rely on them for authoritative information about coverage. In fact, a good agent will insist that you review your policy for yourself before buying.

Always go directly to the primary source: your insurance company. In the event of a dispute, it’s the insurance company’s coverage promises made through its policy—not those of your agent—that matter.

If you receive a letter from your insurance company, review it thoroughly and call the company if you have questions.

Believe it or not, travel insurance companies want to hear from you before, during and after your trip. Why? They are as keen as you are to avoid some of the claim horror stories that you might have read, and the only way to do that is to keep an ongoing dialog with their customers.

It’s the travelers that purchase a policy as an afterthought—clicking a button after they’ve booked an airline ticket or hotel—and then forget about their insurance until they have a problem, that are the most problematic. They’ve probably made an uninformed purchasing decision and a boatload of assumptions that they shouldn’t have.

Buying travel insurance is as important as your selection of airline, cruise line, car rental company or hotel. Becoming a power user of your policy is just as important.

**How do I file a travel insurance claim?**

First, the good news: Nine out of ten travel insurance claims are honored according to the US Travel Insurance Association. So if you’re thinking of filing a claim on your policy, it will probably be honored.

Now the bad news: If you’re among the 10 percent who have been rejected, you could face a long and ultimately unsuccessful struggle to have your claim paid.

You don’t want to end up there.

How can you avoid it? Make sure your initial claim does everything it should.

**Call your insurance company before you file a claim.** Ask what it needs from you, and if there are any restrictions in your policy that might make a claim unsuccessful (for example, some policies that cover medical problems require that you seek treatment within 24 hours of an incident).

**Read your policy.** You should have done this before buying the insurance. Now you have to read the fine print with an eye toward answering this question: Will my claim be honored?

**Keep all receipts.** In fact, you’ll want to retain every scrap of paperwork that could even remotely relate to a claim. Don’t throw anything away.

**Ask for everything in writing—bills, invoices, receipts, hotel folios. You** can never have enough documentation.

**Get the cause of delay in writing, if possible.** A lot of claims are rejected because travelers can’t prove a cause of delay. So if you’re held up, be certain to document the cause, preferably in writing. Finding out the reason long after your trip can be difficult—if not impossible.

**How long will my claim take?**

Your travel insurance company will tell you how to file a claim. Claims typically take between two and four weeks to process, but some complicated claims that require more extensive research by an adjuster can take longer. Expect to receive a form acknowledgment of your claim, with a final decision within roughly a month, but no more than two months.

If you’ve waited longer than six weeks, contact your travel insurance company to find out about the status of your claim. You may need to refile. (It’s rare for paperwork to get lost, but it can happen.)

A good portion of the inquiries about travel insurance that I get involve the sometimes lengthy wait for a claim to be processed. There are two main reasons for a delay. First, a large natural disaster that triggers thousands of claims. And second, a special circumstance that requires additional research on the part of the adjuster, or requires you to send additional information.

Most claims are denied because of a preexisting medical condition. As I mentioned in an earlier section, you should try to find a policy that covers preexisting conditions. Also, make sure the policy covers your traveling companion and be sure your companion’s family members are included in the definition of “family.” Some policies don’t.

A rejection isn’t the insurance company’s final word. It only means that based on the information it has in your claim, it isn’t going to honor it. A brief, polite, written appeal with any new information that you believe is relevant to your case is the first step in getting the company to reverse its decision.

Appeals are taken seriously by most insurance companies, and are typically reviewed by several adjusters at a more senior level. Their goal is to make sure nothing was overlooked by the first adjuster. This process can take as long as the initial claim, so stay patient. In my experience, however, appeals are answered faster than the first claim.

**How do I file an appeal?**

More than half of appeals are successful. But roughly 4 in 10 are not—the “no” is a final answer—and you’re left with another decision: Do you accept their decision or take your appeal to the next level?

Often, a hard look at your claim by an independent third party will reveal that you don’t have a case. (I’m sometimes that person.) Maybe the event you’re making a claim for isn’t a covered reason, or maybe you don’t have the receipt to back your claim. But now is a good time to take another look at your claim and appeal and to decide whether it’s worth going on.

**Send a brief, polite email to your insurance agent or travel agent, notifying one of them of your rejection.** Agents often can and do act as intermediaries when something goes wrong with a policy. Remember, they took a commission on your policy, and they have to be licensed to sell the policy, so they have some skin in the game.

**Contact your state insurance commissioner.** Your insurance commissioner may be able to help if your claim was rejected without cause. To find your insurance commissioner, visit the NAIC website. Many travelers have reported that their claims were honored simply by copying the state insurance commissioner on their appeal.

**Contact your Better Business Bureau.** You’ll want to include your agent and insurance company in your report. The BBB is known to investigate claims of this nature, but it has little sway over the final outcome of your appeal.

**Take the agent or your insurance company to small claims court.** You don’t need an attorney to go to small claims court, but there’s a limit on the claim amount. So be sure to do some homework before filing a complaint. Typically, this is your last resort. If your agent or insurance company prevails in small claims court, you are normally out of options.

**The travel insurance cases**

**Insurance won't cover my canceled tour**

*Our first case came to my attention the week after I wrapped up the chapter on travel insurance. Good timing.*

Catherine Markland booked a trip to Ecuador with a tour operator called Friendly Planet. She’d insured her flight through Access America. When her plans changed, she discovered a thing or two about her coverage— a thing or two I couldn’t help her undo.

Markland explains,

*In February of this year, I received an email from Friendly Planet Travel, my tour operator, saying that the tour had been cancelled due to too few participants. I was given the choice from Friendly Planet to receive a refund or to schedule to another tour later in the year. I subsequently rescheduled on a different date for the trip.*

She rebooked her flights from Dallas to Miami that had been insured by Access America. But the airline wanted $150 to change the tickets.

*I had spoken to two representatives from Access America explaining what had occurred, both of whom encouraged me to file the claim since it was not my fault that the trip was canceled. The process was time-consuming and detailed.*

Access America turned her down.

Why? Not having enough tour participants isn’t a “covered reason” for a cancellation under her policy.

*At this point I ask myself: “Why purchase flight insurance?” I have written a letter to Access America asking for a second review. I think Access America insurance is bogus at best, since the trip was interrupted because it was never started. What is the purpose of insurance if not to cover the unexpected?*

I asked Access America to review her case. Here’s its response:

*The travel insurance that Ms. Markland purchased covers the specific situations, events and losses as described in her insurance policy.*

*There are a number of common events, such as illness or injury to an insured, a traveling companion or close family member, as well as a list of other health, transportation/accommodation, political/terrorism and work circumstances, that are “covered reasons” for canceling or interrupting a trip.*

*Unfortunately, rescheduling a trip because of a lack of participation in a tour would not be one of those covered reasons.*

*We’re sorry that we were unable to cover Ms. Markland in this case, but we do wish her well in her future travels.*

I’m disappointed by that answer.

Access America is saying that unless Markland’s reason for cancellation was explicitly noted in her policy, she won’t get her $150. But when you travel, there are an almost infinite number of circumstances you can encounter. It’s impossible to write them all up in a policy, and even if it were possible, who would have the time to read all that fine print?

I’m most troubled by the representatives who urged Markland to file a detailed claim. Why not just tell her that hers wasn’t a covered reason, and that she had no hope? At the very least, they could have encouraged her to read her policy carefully before making a claim.

It’s a hard lesson learned for Markland. Unless a travel insurance policy specifically says you’re covered, you probably aren’t.

I understand insurance companies have a business to run and must answer to their underwriters and shareholders. But something tells me that you could deny any claim if you’re strict enough about your definitions—and how can you call that insurance?

But this case had a happy ending. After this story appeared, Markland contacted me again.

*I have recently spoken with a representative from Friendly Planet who informed me that the flight change and additional costs associated with the flight change due to the cancellation of the tour to Ecuador on the part of Friendly Planet, would in fact be reimbursed to me.*

*During the conversation she said she understood that the policy I had purchased from Access America would not cover the costs to change the flight from DFW to MIA, but that her company would reimburse me under the circumstances.*

*I was elated and wanted to let you know this new information. I did tell her that I had communicated with you, as an expert and travel advocate and she did request that I inform you. I received a check for $274 from her this week so I wanted to let you know and thank you for your diligence on my behalf.*

**Insurance claim denied after bike accident**

*Here’s another case that addresses an increasingly frequent problem: coverage of frequent flier miles.*

**Question**: I recently booked a trip to Colorado Springs on American Airlines. I paid for the tickets with a credit I’d received after canceling a previous flight, plus $350 in fees. I bought travel insurance from Access America, which is offered through the American Airlines website.

I had a bicycling accident and we could not travel to Colorado. I sent a claim to Access America with complete documentation, including receipts from American Airlines. The receipt shows a payment of $601 plus $350 in fees.

Now Access America says they won’t pay the claim since we used the $601 credit from the earlier trip. Needless to say, I am upset because American advertises Access America on its site and the ticket agent when I rebooked said to call them. Can you help me get my money back? — **John Frow**, *Plano, Texas*

**Answer**: Access America should have refunded your entire ticket, regardless of how you paid for it. Unfortunately, insurance claims are often denied because of a misunderstanding, and that’s what appears to be happening to you.

A look at the terms and conditions of your policy on Access America’s site shows there should be no distinction between the cash and airline vouchers you used. The insurance company should compensate you for the ticket, period.

According to the U.S. Travel Insurance Association, 1 in 6 policy purchasers file a claim, and of those, fewer than 10 percent are turned down. Many denials are overturned on appeal. I’ve heard informal estimates from insurance experts that roughly 90 percent of appeals go the traveler’s way, although that’s hard to verify. So you could have written back to Access America, clarifying the circumstances of your claim and asking it to take a second look.

What responsibility does American Airlines have? The airline would probably argue that it doesn’t have any, and that it was simply selling an insurance product from its website. I’m not sure I would agree. By selling insurance on its site, American is offering a de facto endorsement, and bears some responsibility when you aren’t compensated under the insurance company’s own rules.

If your appeal had been rejected, your next step would have been to rope American into this case. Sometimes—and I’ve seen this happen—a travel company will step in when and insurance claim is denied to make things right. Maybe it would have issued some vouchers for future flights.

As it turns out, none of that would be necessary. I contacted Access America on your behalf, and it reopened your case.

“Because Mr. Frow used a previously obtained credit from American Airlines to book the flight he insured with us, we mistakenly thought that he did not incur a financial loss and initially denied his claim on that basis,” a representative told me.

After “further review,” Access America refunded you $601, which is the limit of your coverage.

**No coverage for canceled Egypt trip**

*Political unrest is another contentious issue. Here’s a claim that didn’t work out the way the policyholder thought it would.*

After the Middle East erupted in chaos earlier this year, Amber Ford decided to cancel her flight to Egypt. Good thing she’d bought insurance through Travel Guard, she thought. She’d be getting a full refund for the $2,500 she spent on her tickets.

Actually, no.

Even though her policy promised to cover “a terrorist incident in a city listed on the Insured’s itinerary within 30 days of the Insured’s scheduled arrival,” Travel Guard didn’t define the events surrounding Egypt’s regime change as terrorism.

“The events that took place in were quite frightening, and unforeseen,” says Ford. “After we filed a claim around the civil unrest and subsequent terrorist and riotous behavior, Travel Guard decided that this dangerous activity is no grounds to pay the claim.”

Could I help?

I have to be honest: If you asked me to tell you the difference between revolutionary behavior and terrorist behavior, I might have a hard time. The situation in Egypt was troubling. My advice back in January was simple: don’t go .

The US government defines terrorism as:

*Any activity that (A) involves a violent act or an act dangerous to human life that is a violation of the criminal laws of the United States or any State, or that would be a criminal violation if committed within the jurisdiction of the United States or of any State; and (B) appears to be intended (i) to intimidate or coerce a civilian population; (ii) to influence the policy of a government by intimidation or coercion; or (iii) to affect the conduct of a government by assassination or kidnapping.*

Ford says it’s clear that the Egyptian uprising qualifies as terrorism. “We are absolutely entitled to receive our $2,500 back,” she says.

I contacted Travel Guard on her behalf. A representative responded to my inquiry quickly, pointing me to the company’s definition of terrorism:

“Terrorist Incident” means an act of violence that is deemed terrorism by the United States Government other than civil disorder or riot (that is not an act of war, declared or undeclared) that results in loss of life or major damage to property, by any person acting on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any government.

So no, not quite the same thing.

“If she would have purchased a plan that included a Cancel for Any Reason upgrade and added that, she would have been covered,” the representative told me. “Travel Guard began offering Cancel for Any Reason coverage specifically for travelers looking for extended coverage and protection against what most travel insurance plans collectively list as general exclusions.”

The Travel Guard representative also suggested Ford should have read the fine print in her insurance policy, and if she had any doubts about whether her coverage would be enough, she could have upgraded to a cancel for any reason policy.

After some back-and-forth between Ford and Travel Guard, the company agreed to contact her directly and work through the case to see if it might find a valid reason to honor her claim. I was encouraged by that.

Unfortunately, it never got in touch with her.

So today I’m closing her file. We’ve been through this many times—snagged by the fine print—and I’m sure it will happen again. Folks, travel insurance can be a good thing, but you have to read your policy carefully.

Ford should have at least called Travel Guard to make sure her cancellation was covered under her policy before canceling her flight. Any competent representative would have told her that she wasn’t, and that might have influenced her decision to call off her vacation.

It kills me to see travelers whose insurance didn’t cover them. Travel Guard’s reasons for turning Ford down may be perfectly legitimate, but that doesn’t make her loss of $2,500 any easier.

**Is a natural cause a preexisting condition?**

*Many travel insurance cases involve a death. Coroners and claims adjusters don’t always see things the same way.*

**Question**: I need your help with a travel insurance problem. We booked a trip to Cancun through Orbitz last year, and when we got to the last screen of the reservation, it offered us a travel insurance policy through Access America. We thought it would be a good idea to have insurance, so we bought it.

Afterwards, we received a document with the specifics of our policy. I didn’t read it because I didn’t anticipate having to make a claim. But I was wrong.

Shortly before our trip, my mother died unexpectedly. I called Orbitz, which referred me to the insurance company. An Access America representative told me to cancel the trip and suggested that I reschedule it. They promised they would “take care” of the claim.

A few weeks later, Access America denied my claim for $951, because my mother suffered from high blood pressure. The death certificate listed the cause of death as being from “natural causes.” I didn’t know a natural cause was a preexisting medical condition. —**Cheryl Ellis**, *Lee’s Summit, Mo.*

**Answer**: My condolences on the loss of your mother. I agree with you that a “natural cause” isn’t a preexisting condition, and I think Access America should have honored your claim.

But this misunderstanding might have been avoided. When you bought your insurance policy, you didn’t read the terms before buying it and made the decision to insure your vacation as an afterthought. There’s nothing wrong with buying travel insurance from your agent, but I always recommend doing a little research before purchasing any policy.

It’s as simple as clicking on a site like InsureMyTrip.com or SquareMouth and reviewing the terms and costs. Typically, travel insurance is a good idea for big-ticket purchases over $10,000, but in your case, a $951 vacation was definitely worth insuring.

At the very least, you should have reviewed the terms of your insurance policy carefully before buying it. You might have seen some of the limits about preexisting medical conditions and had second thoughts, and taken an opportunity to shop around before buying the Access America policy.

Then again, no one expects a sudden death in the family, so you couldn’t have known what was about to happen and it’s unlikely you would have done anything differently. That’s the thing about travel insurance: You don’t know what kind of coverage you’ll need until you need it.

I contacted Access America on your behalf and asked it to take another look at your claim. “Due to the extenuating circumstances, we have made a consideration in this case and have paid the Ellis’ claim in full,” a representative said.

**Insurance claim denied**

*Remember what I said about preexisting conditions? Here’s a cautionary tale.*

**Question**: I recently booked a vacation trip to Cabo San Lucas, Mexico. Since I was visiting during hurricane season, I also bought travel insurance through Access America.

Five days before buying my trip, I had my annual physical exam. After booking my vacation, my doctor phoned me and asked me to come back for a consultation. I was diagnosed with prostate cancer, and several weeks later, my doctor advised me to cancel my vacation.

I submitted a claim to my travel insurance company. It was denied on the grounds that I exhibited symptoms on my visit to my doctor before booking my vacation.

I told the insurer that I had medical records that indicate I had no knowledge of a possible illness when I visited my doctor. The insurer and its consumer advocate say that I don’t have to have knowledge of the symptom—the policy requires only that I have a symptom.

What a rip-off ! Can you do anything for me? I could really use the $900 for my mounting medical bills. —**Al Cooper**, *Albertville, Minn.*

**Answer**: I’m sorry to hear about your illness. Access America’s denial of your claim is obviously not making this any easier for you.

Unfortunately, every major travel insurance company has a clause that lets it off the hook for a preexisting medical condition. The question is: Does your medical history fit Access America’s definition of a preexisting condition, or not?

According to Access America, a preexisting condition is defined as “any injury occurring prior to and including the effective date” of your policy and “any illness occurring during the 120 days prior to and including the effective date of this insurance for which treatment by a licensed physician has been sought or advised or for which symptoms exist which would cause a prudent person to seek diagnosis, care or treatment.”

In other words, if you thought you needed to see a doctor because of symptoms that ended up being a sign of serious illness, then that would be considered a preexisting condition. But your doctor’s visit was a routine medical exam. There were no symptoms of cancer.

Here’s what apparently tripped up your insurance company: Your initial tests, conducted several days before you booked your vacation, showed elevated levels of protein in your blood, which can be a sign of prostate cancer. But you weren’t notified of the test results until after you booked your Mexico vacation.

In my experience, travel insurance companies very rarely overturn their decisions (even when I get involved). But this seemed to be a case where Access America didn’t have all the information about the timeline of your illness.

When you are filing a claim on your travel insurance, it’s important to first look at your policy to see what is (and isn’t) covered and to offer the records that will allow the company to honor your claim. In your case, Access America simply needed more facts.

I contacted the insurance company on your behalf. A representative called you, and you were able to give him the information he needed in order to honor your claim.

**Travel insurance contacts**

**Access America**

*Access America is the travel insurance brand of Mondial Assistance. Mondial Assistance is a global provider of travel insurance and assistance with offices in 28 countries and is owned by Allianz, the world's largest insurance company.*

http://www.accessamerica.com/

P.O. Box 71533

Richmond, VA 23286-4684

Access America Customer Support

Telephone Toll Free: 1-800-284-8300

Fax Number for Customer Service: 1-800-346-9265

Telephone for claim inquiries: 1-804-673-1469

How to get through to an operator Dial: 1-800-284-8300 stay on phone operator picks up, or dial 3 for customer service.

Email: customerservice@accessamerica.com

Fax: 1-800-346-9265 (Customer Service Inquiries) For fax correspondence, please make sure to include your confirmation number and/or claim number, if applicable.

Twitter: http://twitter.com/Mondial\_Assist

Facebook: http://www.facebook.com/mondialassistance

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**Amex Assurance Company**

*AMEX Assurance Company provides automobile and travel-related insurance products in the United States. As of September 30, 2007, AMEX Assurance Company operates as a subsidiary of American Express Company.*

http://www.americanexpress.com/

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Phoenix, AZ 85027

Amex Air Travel

P.O. Box 683

Golden, CO 80402

Telephone: Amex claims, customer service, and additional information call 920-431-4000

Telephone Toll Free: 800-618-8441 Compliance Department

Fax: 623-492-3223

Compliance Department

Email: Login to account to send online email

How to get through to an operator: Dial: American Exresss 1-800-528-4800 Hold until offered talk to a representative then enter card number for operator.

Contact

For questions, remarks and complaints about Amex Assurance/American Express. American Express FAQs

American Express Customer Service 24/7 Call: 1-800-528-4800

American Express insurance benefits File an online claim

Twitter: Ask Amex Twitter Ask Amex and AmericanExpress Twitter

Facebook: Amex Life Assurance Facebook

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**Berkely**

Berkely is a division of Aon Affinity Worldwide, focused exclusively on insurance programs for the travel industry. BerkelyCare has 30+ years experience as a provider of travel protection plans offered in partnership with worldwide travel companies. Carnival Corporation, Expedia, Royal Caribbean International, Priceline.com, NCL and many other leading companies partner with Berkely to deliver innovative, custom-designed travel insurance offerings to their customers.

http://www.berkely.com/

P.O. Box 9022

300 Jericho Quadrangle

Jericho, NY 11753

159 East County Line Road

Hatboro, PA 19040

Telephone: 516-342-2500, 516-294-0220

Telephone Toll Free: 1-800-382-6841 (customer service, need claim number) or 1-800-797-4514

Fax: 1-800-509-6123 or 1-215-293-1215

Email: info@berkely.com

How to get through to an operator Dial: 1-800-797-4514 Stay on line and it will dial through to an operator.

Contact

Customer Support For questions, remarks and complaints about BerkelyCare. Contact BerkelyCare File A Claim

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**CSA Travel Protection**

*CSA Travel Protection is a travel insurance company serving the United States and Canada markets. Policyholders often cite CSA’s bureaucratic and cryptic processes as the company’s biggest flaw. Many customers also stress the possible difficulties of collecting on insurance funds from CSA. CSA is owned by Europ Assistance USA (EA USA), a worldwide emergency assistance enterprise that forms part of the Europ Assistance Group, in turn owned by Generall Group, a Global 500 Insurance conglomerate. With presence in 208 countries, EA USA offers its services to approximately half of the companies listed in the Fortune 100.*

www.csatravelprotection.com

5251 Viewridge Court

San Diego, CA 92123

General Contact

Phone: 858-810-2000

Fax: 858-810-2505/2428

Office Hours are from Monday to Friday 8 am to 5 pm Pacific Time Press 1 for CSA’s 24-hour Emergency Assistance Services Press 5 to leave a message or search the company’s directory by name

Customer Service

To talk to a Customer Representative, dial 1-800-711-1197 (Toll Free). Stay online for a customer representative. The best way to retrieve information on CSA’s services is to call EA USA’s 24-hour worldwide medical and travel assistance hotline toll free 1-877-243-4135 or 1-866-922-0278.

The company also accepts Collect calls at 1-202-974-6480. Press 1 for Medical or Travel Assistance Press 2 for Non-Emergency Medical Situations Press 3 for Identity Theft Press 4 for Concierge services Press 5 for Questions about Benefits, Coverage, Policy Purchases or Filing a Claim After the appropriate category has been selected someone will answer your call shortly. For a speedy service, it is recommended to have your Policy/Reference number, current location, a local telephone number and details of the situation.

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**RBC Travel Protection**

*RBC Travel Protection is the U.S. travel insurance division of RBC Insurance. Royal Bank of Canada (RBC) is Canada’s largest bank and has presence in the U.S. and 55 other countries around the globe. One of its subsidiaries, RBC Holding (USA) houses RBC U.S. Insurance Agency Services Inc. of which RBC Travel Protection is an essential component. Launched in 2003, RBC Travel Protection offers trip cancellation, medical and other protection to the U.S. market through its network of travel agencies and RBC branches around the country. The company also offers 24-hour medical emergency and travel assistance. As a component of an experienced industry player, RBC Travel Protection offers a wide array of packages and policies that can be tailored to specific needs.*

http://www.rbctravelprotection.com/travelers/index.html

RBC Insurance Holding USA Inc.

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