



For immediate release
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Bad Weather Forecast: Will Your Travels Be Interrupted?

Forecasters are predicting from five to eight hurricanes now through the end of November, according to the [National Oceanic and Atmospheric Administration's Climate Prediction Center](#). Last year alone, Hurricane Irene disrupted travel from Puerto Rico to Vermont, causing nearly 7,000 flight cancellations and creating havoc for thousands of travelers along the East Coast.

Because it's impossible to predict where and when major storms or hurricanes will occur, purchasing travel insurance at the time you book your arrangements can help protect your vacation against financial loss caused by severe weather, advises the [US Travel Insurance Association](#).

Real-Life Scenarios

As with Hurricane Irene and other major storms, the following situations can occur:

- You miss your pre-paid cruise, tour or hotel stay because air travel or other transportation has come to a standstill.
- You must cancel, reroute or reschedule your trip because your destination is affected and hotels are non-operational.
- Your return home is delayed by hours or days and you must pay for additional hotel accommodations until the storm or flooding abates and your flight can be rescheduled.
- You're stranded at a destination in the path of a hurricane and need evacuation or alternative travel arrangements.

How Travel Insurance Helps

In hurricane and severe storm situations, travel insurance can help:

- **Financial:** Travel insurance can reimburse for nonrefundable payments if you have to cancel or interrupt your trip due to a hurricane or other weather-related event. Most comprehensive travel insurance policies will also reimburse up to a set amount for hotel accommodations, meals and incidentals if your travel is delayed beyond a certain period of time (usually 6 hours or more).
- **Assistance:** Most travel insurance providers include a 24-hour hotline for travel-related assistance services. These services can include emergency travel arrangements to help evacuate you from an area that is in the path of a hurricane or other natural disaster, help make alternative plans such as finding and booking a hotel, rescheduling flights, and accessing other needed services.
- **Medical:** In case you become ill or are injured during your trip, a comprehensive travel insurance policy will help reimburse medical expenses, locate and arrange appropriate medical care, plus arrange and pay for needed medical transportation including private air ambulance evacuation, if needed.

What to Know

To gain the most benefit from travel insurance, UStiA advises travelers:

- Purchase your travel insurance policy when you pay for your trip. Travel insurance plans exclude coverage once a hurricane or tropical storm becomes a named event. Most travel insurance policies will also waive the exclusion for pre-existing medical conditions if the policy is purchased within a specified period of time (usually 14 – 21 days) after initial trip payment.
- Keep all receipts and a copy of your itinerary in the event you need to file a claim.
- Read your travel insurance policy and be sure you understand what is and what is not covered. If you feel the policy does not meet your needs, the premium cost is usually refundable within a defined grace period.

For more information and a list of UStiA member companies, visit www.ustia.org. UStiA also sponsors [TRIP \(Travel Responsibly, Informed, and Protected\)](http://www.TRIP.ustia.org), a consumer advocacy web site with helpful information including timely tips on travel, health, safety, and security. Visit www.TRIP.ustia.org.

About UStiA

UStiA promotes fairness, integrity, and a commitment to excellence in the travel insurance industry. With a mission to educate the public on travel insurance while maintaining high industry standards, UStiA is a non-profit association of insurance carriers and allied businesses involved in the development, administration and marketing of travel insurance and assistance. Travel insurance and assistance services are available from travel agencies, airlines, tour operators, hotels and resorts, and insurance brokers, as well as through the Internet.

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