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## **TRAVEL ASSISTANCE SERVICES SAVE THE DAY**

Assistance services play a crucial role in helping travelers when the unexpected occurs. It may be an injury or illness while traveling abroad, a lost passport, a legal problem, political unrest or even a natural disaster like an earthquake. In these and other situations, a 24/7 hotline provided with most comprehensive travel insurance and assistance policies goes to work on behalf of the traveler, arranging needed services that can range from air evacuations to help replacing legal documents.

### **Travel insurance and travel assistance: know the difference**

Many people confuse travel insurance and travel assistance, according to the [US Travel Insurance Association](#). Traditional **travel insurance** provides financial reimbursement for expenses such as trip cancellation, interruption or delay, lost or stolen luggage, and emergency medical care and evacuation.

**Assistance services** are included in most comprehensive travel insurance policies, or are available in separate plans. Travel assistance provides around-the-clock and around-the-world services in emergency and other situations: finding a doctor or medical facility in case of illness or accident, locating a lawyer to help with legal issues such as accidents or arrest, arranging a medical evacuation, refilling a prescription, tracking lost luggage, accessing translation services, as well as rerouting travel itineraries from destinations where there may be strife or a natural catastrophe. When someone needs to be evacuated from a destination -- either for medical or security reasons -- travel assistance organizes all the logistics needed to ensure the traveler's safety and wellbeing. In some cases, travel assistance may also include concierge services to help you obtain theatre tickets or make dining and event reservations.

Most comprehensive travel insurance policies include travel assistance services. However, assistance services are available other ways. USStIA suggests these guidelines when assessing your needs:

**Comprehensive travel insurance policies** generally combine reimbursement for covered financial expenses and assistance into one umbrella package

### **Assistance Plans**

People who are not concerned about financial reimbursement for a trip that may be cancelled or interrupted, but who seek assistance—including those living, working, or studying abroad or travelling to more remote areas—might consider an assistance plan. The services included in these plans can offer 24-hour, multilingual emergency help, intelligence briefings on

international destinations, and travel related help. Some policies also include medical coverage and evacuation benefits for those traveling away from home.

### **Medical travel insurance**

Travelers concerned primarily with medical protection can purchase a medical travel insurance policy. Short-term medical policies for international travelers provide health insurance, access to qualified local medical providers and medical evacuation coverage. Some policies additionally include a limited trip interruption or baggage loss benefit. Expatriate Medical, geared for those living, working, and studying abroad, provides a wider array of extended health benefit options not usually included under standard travel insurance policies, like vision and preventive care.

### **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.

For more information and consumer advice on how to shop for travel insurance, visit the UStiA website, [www.ustia.org](http://www.ustia.org).

Information on travel health, safety, and security is available at [www.trip.ustia.org](http://www.trip.ustia.org). Developed by the [US Travel Insurance Association](http://www.ustia.org) as a public service, TRIP is designed to provide helpful advice for anyone planning a trip. The TRIP acronym stands for “Travel Responsibly, Informed and Protected.” With a motto of, “Empowering you to travel safely,” the site offers useful articles, tips and links on various aspects of staying healthy, safe, and secure while traveling.

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