



For Immediate Release
June 11, 2013

Travel Insurance Helps Protect Against Airline Change Fees

Travelers who have to cancel or change their flights because of illness or other emergency may be in for a surprise with the recent increase in airline change fees to \$200 or more.

In addition to change fees, fliers may incur airline re-ticketing charges for arrangements purchased through a travel agent or through an online agency. Travelers are also responsible for paying any applicable increases in airfare on re-ticketed flights.

When a traveler has to cancel or change flight arrangements due to illness or other types of emergencies, the airlines are not responsible. So, what does a traveler do? Travel insurance can come to the rescue, by reimbursing the cost of the unused air ticket. When flights have to be rebooked for a reason such as illness or injury, travel insurance may also cover airline change fees and any price difference between the old and new flight.

Other benefits

According to the [US Travel Insurance Association](#), most package travel insurance policies cover cancellation, interruption, or delay of a trip because of a medical emergency on the part of the traveler, his or her traveling companion, or a close family member. Typical situations may occur when the traveler:

- Becomes ill prior to departure, and has to cancel the trip on doctor's orders.
- Is injured during travel, and has to be hospitalized, delaying the return home or having to cancel the rest of the trip.
- Gets sick during the trip, and has to stay put for a couple days before continuing their onward journey.
- Has to return home to seek medical treatment or to continue medical treatment for a serious injury or illness incurred while traveling.
- Must interrupt the trip because of a sudden serious illness of a family member.

Reimbursement for Travel Expenses

In these and other situations, travel insurance not only reimburses the unused portion of the nonrefundable air ticket(s), but also other non-reimbursable payments made to hotels, cruises or resorts. Policies may additionally reimburse for hotel accommodations and other expenses when a trip is delayed or interrupted because of illness or injury. In some cases travel insurance will also provide travel arrangements for a family member to join the sick or injured traveler.

Assistance to the Rescue

For injured or sick travelers, the assistance service— which is part of most travel insurance policies -- coordinates medical care, and helps determine the appropriate treatment. In conditions where adequate care is not available, help may take the form of a medical evacuation. If the traveler is able to fly home, but still requires assistance, a medical escort may be assigned as a travel companion to see the patient safely home.

Reimbursement for Medical Treatment

Medical treatment, either outside of one's own health insurance network, or abroad, can be costly; and, both medical evacuations and medical escorts can range up to hundreds of thousands of dollars. Travel insurance policies typically reimburse medical expenses, and, in some cases, guarantee payment to hospitals and medical facilities so that a patient can be admitted.

Understand your Travel Insurance Policy

In addition to illness and injury, some travel insurance policies cover other types of emergencies. These could include having an accident on the way to the airport, airport closure, a destination made inhabitable because of flooding or other conditions, and more. Travel insurance policies differ, advises UStiA. So it's important for a traveler to know what is a "covered" reason for cancelling, delaying or interrupting a trip. UStiA suggests reading the travel insurance policy carefully and being sure you understand it. Many companies will provide a grace period for refunds should a traveler find the policy does not meet their needs.

The Traveler's Responsibility

UStiA advises travelers to keep copies of all documentation, including relevant medical reports, original and changed arrangements for flights, receipts for hotel payments and other reservations, plus incidentals, should they need to file a claim. For more information on filing a claim, visit <http://www.ustia.org/documents/how-to-file-a-claim.pdf>.

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, consumer advice on how to shop for travel insurance, and a listing of UStiA member companies, visit the UStiA website, ustia.org.

UStiA also sponsors TRIP.ustia.org (Travel Responsibly, Informed, and Protected), a consumer advocacy web site with helpful information including timely tips on travel, health, safety, and security.

Contact:

Linda Kundell
Kundell Communications
212-877-2798
kundellcommunications@gmail.com - or -
LRKPR@aol.com
[twitter: @KundellPR](https://twitter.com/KundellPR)