

# TIPS' Top 10 Reasons to Purchase Travel Insurance



## 1. Protection of overall investment

In the organization of your trip, you may spend not only a lot of money, but a lot of time and emotional effort too. Why not purchase travel insurance to reinforce all that hard work?

## 2. Affordability

No one wants to think of the bad things that could happen on a trip. But let's face it, accidents happen. With travel insurance, they don't have to cost you a fortune though. With one affordable purchase, you can rest assured as you lounge by the pool or get footloose on the dance floor that your trip is financially protected.

## 3. Shortfalls of existing coverage

Sometimes your employee benefits plan, credit card coverage, and/or government health insurance plan don't cover all your emergency medical expenses. If their coverage doesn't extend to certain situations, travel insurance can likely give you the complete coverage you're after.

## 4. Cancelled trips

Whether it's chickenpox, a sick family member, or unmerciful weather conditions, you could have reason to forgo a trip entirely. With cancellation coverage, your investment in your trip doesn't have to be completely lost.

## 5. Missed connections

Imagine missing your scheduled flight or cruise! You would be faced with lost time and extra expenses needed to get you caught up and back on track! Without insurance, this would be sure to put a damper on your travels.

## 6. Lost/damaged/delayed baggage

What if you lose your luggage that contains your important prescription medication? Or what if your passport is stolen? Travel insurance would provide reimbursement for the replacement of your luggage and the purchase of these important items.

## 7. Emergency transportation

What if your trip destination does not offer adequate medical treatment for an emergency illness or injury? Your insurance would be able to provide medical evacuation to the nearest medical facility. It would also cover the expense of bringing you home if required.

## 8. Uncontrollable world events

Insurance would help cover you financially against all those unexpected events that are out of your control (i.e. weather storms and alerts, natural disasters, political unrest, terrorism, etc.)

## 9. Bankruptcy of airline, tour operator or cruise line

If you didn't have travel insurance, you could lose the portion of your trip that was booked with a bankrupt carrier, or worse—stuck somewhere without assistance to get back home.

## 10. Travel assistance & concierge services

Want to feel like a VIP? TIPS offers you 24/7 assistance with tasks like trip planning, ticket bookings, and dinner and event reservations, as well as emergency medical services and services in lost baggage retrieval.

**Do you have questions? Your travel agent is at your service.**