

WYOMING DEPARTMENT OF INSURANCE

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*****FOR IMMEDIATE RELEASE*****

SUMMERTIME TRAVEL TIPS

CHEYENNE, Wyo. — Summertime and travel is in full gear! Commissioner Hirsig reminds us of the three important reasons to consider travel insurance coverage now and throughout the year: 1) For peace of mind; 2) For protection against the unexpected; and 3) To protect your trip investment.

Travel insurance can protect against loss of non-refundable travel costs, such as airfare, hotel and tour expenses. Other types of travel insurance offer protection against losses due to medical emergencies, damage to personal property and even a death which may occur away from home on vacation.

Not all travel insurance policies are the same. Before you buy travel insurance, check refund policies on prepaid expenses. Most apply to advance notice, but few offer any refund if you cancel at the last minute. If you buy travel insurance, be sure to review the policy with your trusted travel agent. Be especially aware of the list of covered reasons for canceling your trip.

Before purchasing a travel insurance policy, ask about pre-existing health conditions and age limits.

Cruise and tour operators may offer cancellation waivers. Keep in mind waivers are not insurance policies and are not regulated.

Before you buy travel insurance, review policies you have now. If you have life, health, homeowners or auto insurance you may not have to buy certain types of insurance. Read your policy and review with your insurance agent.

Popular coverage criteria when choosing a travel insurance policy includes, but may not be limited to, the following: Emergency medical, pre-existing medical condition, cancellation for any reason, hazardous sports, hurricanes and weather, terrorism, employment layoffs, missed connections, rental car coverage. Also: Losses or delays-Travel delay, baggage delay, baggage loss and missed connections.

Baggage loss coverage may include reimbursement for lost, stolen or damaged personal items. This usually doesn't cover personal items that may be lost or damaged by an airline.

Rental car damage may include reimbursement for damage or loss to a rental vehicle. If you have this coverage you may decline the "collision damage waiver" rental car companies offer, unless you are traveling outside the United States.

No policy can guarantee your safety when you're traveling, but knowing you're covered for medical emergencies or the loss of personal property may help you relax and enjoy your vacation with peace of mind.

For more information about issues dealing with your insurance, please contact the Wyoming Department of Insurance at (307) 777-7401 or toll free in Wyoming at (800) 438-5768 and online at <http://doi.wyo.gov>.