



Q: We're taking our first cruise in more than ten years, and our travel agent suggests we buy insurance to cover the trip. We were shocked at the price. Now that we're over age 65, it's four times as high as what we paid in 1998. The agent said the rates spike for elderly people. Isn't that unfair?

*Mary J., Pittsburgh PA*

A: Sure, it's unfair, but insurance companies base the premium costs on statistics. Older travelers have more accidents, are more often sick and then require more expensive medical treatment. There may be a way for you to lower the premium cost.

If you have a regular family insurance agent who already administers your life and health insurance, we suggest you contact that person. There 's a chance you may get less expensive trip insurance if there are already policies in effect that will cover you entirely or partially during your trip. Then, if you need to buy extra insurance from your personal agent just for the trip, the premiums could be less costly.