



In today's turbulent travel scene, too often whatever should never happen actually does. And always at exactly the wrong time. Flight delays, accidents, bad weather, crime, civil unrest and a score of other disasters disrupt and/or abruptly end long-planned travels.

When making your next journey plans, you should always be covered by insurance against such emergencies. First, be sure all other personal insurance is in effect, and know specifically what benefits it includes when you travel.

It may be that you need no additional insurance. If you're not absolutely sure, shop around for necessary coverage by asking a trusted travel and/or insurance agent.

Once you're in the air, on the sea or along the road, be aware of at least these five unfortunate examples of happenings and expenses that should be reimbursed by adequate insurance coverage.

1. Interrupted trip: The trip is aborted mid-cruise at a strange port, and costs you heavy expenses to get home. Or an unexpected flight cancellation causes missed days at the start of a prepaid cruise or resort vacation.

2. Lost luggage: Your plane arrives at the destination, but your luggage never does. If the suitcase contains valuables, be sure you have a list of them to give to the insurance company. Receipts for original purchases of high value items may be necessary in some situations.

3. Medical problems: You're not as limber as you once were in rushing to the airport and climbing the ship's gangway. Injuries can end your journey. Another unfortunate happening could be food poisoning after eating that delicious-looking native dish from a street cart.

4. Lost property: Valuables are stolen from your hotel room or a pickpocket grabs your wallet and cellphone. Also in these losses, a preprinted list for the insurance company may help your claim.

5. You must cancel plans: You could lose your deposit or entire payment because you miss the

trip. Your reason could be dangerous conditions arising in the country you planned to visit. Or you have a sudden personal need to cancel, such as family illness or worse.

Bottom line: Do you need more inclusive travel insurance? Look into it carefully, check travel loss coverage from your already in-force insurance policies, and then decide if more is necessary. For more info, go to www.travelinsurance.org