



When your [travel4seniors.com](http://travel4seniors.com) editor first started wandering the world after retirement, one of the first worries was about travel insurance. After a 25-year career of writing ads and sales promo campaigns for a major insurance company, we were well aware of the need for anticipating the expected and unexpected.

As we booked our first post-retirement cruise, while the travel agent was adding up the many expenses involved, she just seemed to mention casually, "And, of course, you'll need our very comprehensive travel health insurance. That'll be another \$250. (long pause) Each."

Oh, sure. We could visualize one of us falling off the ship's gangplank, being hit by a Tijuana taxi or eating some tainted food and being hauled off to the hospital. We told the travel agent not to add the charges until we could check with our insurance agent.

Sure enough, our regular coverage was already adequate to cover any misfortunes or hospitalizations throughout our trip, thus saving us \$500. Therefore, before you start loading up on all kinds of extra insurance for your next cruise or foreign trek, check with your insurance agent.

Be aware that because of physical conditions and other factors, your current insurance coverage may not be adequate in some travel situations. Check with your doctor on possible needs that may affect your insurance coverages, such as pre-trip inoculations, medications, allergy cautions and other health concerns.

Also, understand the two categories of travel insurance for seniors. First, there is single trip. Regardless of other insurance in place, this one-time premium payment will give you extra coverage in such categories as AD&D. Accidental death and dismemberment is a health insurance for disasters. If your doctor and/or family believe you need it, buy it.

The second, primarily for seniors who travel frequently, is an annual insurance policy. Before you buy any extra insurance, make sure you're not duplicating health and other coverage you already have. Rather than being talked into buying extra insurance from a travel agency, airline, cruise line or other travel-related source, check it first with your insurance agent.

Another is cancellation insurance. It has little to do with your physical health, but can be devastating on emotional health. This may seem like the usual extra travel agency commission

rip-off, but we've experienced it first-hand. Once, we arrived at the airport on time in the early December morning, expecting our non-stop flight to get to Miami so we could board our cruise ship in the late afternoon.

However, because of severe winter ice conditions in Chicago, our flight was cancelled. We couldn't get another because weather had caused countrywide airline problems. We were offered flights the next day involving three changes of planes, which would have taken us to the cruise ship two days late into the eight-day voyage.

We refused, and because we had cancellation insurance, we got a full refund and a free cruise offer. Of course, the insurance had cost us originally an extra \$500, but with all the other goodies involved, we finally profited by more than \$3,000, greatly improving our emotional health.

This kind of story doesn't always have such a happy ending. You should buy cancellation insurance, especially if you're flying during winter months. There are many kinds of extra coverage you may need, including baggage loss or damage, stolen clothing and jewelry and others. Discuss it all with your insurance agent.

Whatever your travel plans, you'll feel considerably more confident and relaxed if you know your blanket of insurance, especially involving your health, covers you all the way.