



Q: My travel agent is always trying to sell me trip insurance. I've never had any emergencies or other troubles, so why should I shell out an extra \$50 or \$100 that just seems to be overlapping coverage? *ALMcN, Boston MA*

A: Congratulations, lucky senior wanderer, on making it this far without troubles. However, we had a recent situation that proves the need for extra coverage. Booked non-stop from Los Angeles-Fort Lauderdale to board a cruise. Arriving at LAX, we were told our flight would be delayed for at least four hours because of heavy fog over Florida coastal cities. Although our original plans would have put us in port more than four hours before the ship sailed, the air delay made us miss the cruise. Because of the weather delay, the cruise line had no obligation to honor our prepaid reservations, and we would have lost several thousand dollars. We had trip insurance, so our entire costs were refunded.

We believe the extra insurance fee was well worth the investment. Before booking your next journey, investigate sources of trip insurance. Shop around online and with your travel agent to get info on costs, coverage and other benefits.