

International Travel Tips

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WARM WEATHER BRINGS thoughts of vacations, perhaps to a foreign country. Proper planning can avoid heartache. Understanding the potential pitfalls of international travel and offering assistance to clients is another value-added service of the professional insurance agent.

Review all insurance policies to see what restrictions there may be for foreign countries. Normally, coverage for personal property under a homeowners policy is worldwide. However, there may be exceptions. Liability coverage may or not be provided depending on the policy. Business personal property is likely to be restricted. Driving a vehicle outside the United States requires special insurance. Some auto policies provide limited coverage in Mexico and Canada, but this may be for only the minimum required limits.

Be aware of travel advisories, posted by the U.S. Department of State, and take contact information for the U.S. embassy for every country on the itinerary. Email alerts are also available. (<http://www.state.gov/travel/>)

Emergency preparedness is especially key while traveling abroad. How will health insurance respond? What if someone needs to be transported back to the United States? Medical evacuation costs can easily exceed \$10,000, and insurance may not cover the cost of a companion flying back with the ill, injured or deceased individual. Consider purchasing primary travel health insurance, including emergency repatriation.

Travel insurance may be a good idea. In addition to health insurance, coverage is available for cancelled flights and lost luggage. Worldwide, about 1 percent of luggage was mishandled

last year, costing an estimated \$2.6 billion, according to the International Air Transport Association (IATA). (www.businessweek.com).

Many people are lost without their cell phones, laptops and tablets, however, staying connected while traveling can be very expensive. Most carriers offer a variety of plans for international use, but the network may not be available in all countries. Planning ahead can save a lot of money.

Credit card companies are sensitive to unusual activity. Be sure to alert them to your travel plans. This also goes for your bank if you plan to use their debit card. Check to see if there are banks in the countries you are traveling to that are affiliated with your bank and will not charge transaction fees. Transaction fees can be steep in foreign countries. Be sure you have contact phone numbers that you can use overseas if you need to contact your credit cards, bank and health insurer. An Interpol database shows that



more than 40 million travel documents, mostly passports, have been reported stolen or missing since 2002. Make two copies of all documents, including credit cards and health insurance cards, taken on the trip. Leave one at home in a safe place, and take one.

Travel plans should never be posted on social media sites. This is an open invitation for thieves to visit the home while the residents are away. In addition, pictures posted while on vacation also advertise that you are not at home.

A dream vacation can easily turn into a nightmare. Helping clients avoid problems while traveling is another sign of the true insurance professional.

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