

**Consumer Reports  
Suggests.....**

Trip insurance policies can cost 4 to 8 percent of the total trip expense, and they're full of exemptions. Here's how you can avoid getting tripped up:

Read the fine print. Not all policies cover all hazards all the time.

Check your current coverage. Your credit card issuer may protect you if you don't get services you paid for, including hotel rooms and flights. Also check your homeowner's policy. If you have "floater" or "umbrella" coverage for jewelry or other valuables, you may be covered for loss or theft while traveling.

Buy soon after booking. Exclusions can kick in if you wait. If you don't buy the policy within 7 to 15 days of your first trip payment, you might not be covered for a pre-existing medical condition or for the financial default of your travel supplier.

For a wide choice of policies and detailed comparisons, see [www.insuremytrip.com](http://www.insuremytrip.com) or call (800) 487-4722.

Travel Insurance is recommended.  
Travel insurance is a complicated subject and there is no best plan for everyone. Do your homework to find the best coverage for you.

The Travel Insurance Comparison Site  
InsureMyTrip.com  
OR  
(800) 487-4722



**CUPERTINO**

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# Travel Insurance Information

What you should know  
before you travel

## “Insure My Trip”

At InsureMyTrip.com, you can compare each policy and get the information you need to purchase travel insurance with confidence.

As soon as your order is placed on their site, the insurance company databases are updated in real time and a confirming email is sent to you outlining your coverages. The policy is mailed to you directly from the insurance company immediately thereafter.

InsureMyTrip.com provide travel insurance policies from:

Access America  
CSA Travel Protection  
Global Underwriters  
HTH Worldwide  
International Medical Group  
International SOS  
M.H. Ross  
Medex  
MedjetAssist  
MultiNational Underwriters  
RBC Travel Protection  
Specialty Risk International  
Travel Guard  
Travel Insured  
Travelex  
TravelSafe

### Package Policies

These policies are designed for travelers going on a single trip. They can be used for Cruises, Tours, Flights, and a world of other types of trips.

All offer Trip Cancellation, Baggage, Medical, Dental, Emergency Evacuation, 24 Hour Traveler Assistance, Baggage Delay, Travel Delay, and Accidental Death Coverage. Some policies also have options for Collision/Damage coverage for rented cars, Flight Insurance and Emergency Evacuation insurance.

### Medical Evacuation Policies

These policies provide protection for travelers in the event they become seriously ill or injured while traveling. They provide emergency medical evacuation to the nearest appropriate care facility or on some plans, to your hospital of choice.

### Some Questions to Ask Insurance Carrier

1. What is the definition of a pre-existing medical condition? Does this policy cover pre-existing conditions?
2. When does the coverage become effective?
3. What is the latest date I can purchase the insurance?
4. Is there insurance that covers cancellation for any reason?
5. Does your policy protect me if my trip is cancelled due to terrorist activity, war, or threat of war?
6. If the airline, tour operator, or cruise line goes bankrupt, will the policy cover me?
7. Can I include the cost of an airline ticket purchased with frequent flyer miles and would the insurance cover the monetary cost of the ticket?
8. What happens if my traveling companion cancels? Do you cover my single supplement cost?