

ME and delCANO TRAVEL CONSULTANTS
TWO GUYS WHO HAVE BEEN AROUND the WORLD
Affiliated with

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PTANA
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DO I NEED TRAVEL INSURANCE?

Rather ask:

CAN I GO WITHOUT INSURANCE?

- Bad weather on departure - you lose two days of vacation.
- Emergency at work; I was told I had to cancel my vacation/ I lost my job.
- A volcano erupted; flights were canceled.
- I was seriously injured while away and needed special transportation home.
- I have elderly parents. I am a single parent. I am being treated for some medical conditions.
- I have a pre-existing medical condition.
- My pet was sick or I could not get a pet sitter.

All of these are reasons why you could lose a vacation, monies you had paid or, in the event of a medical emergency money you will have to lay out to cover either medical bills; outside the country as Medicare does not cover you and your private coverage also may not, as well as if you have to cut the trip short; either you are sick, injured or a non-travelling family member has a medical emergency that requires you to get home.

Let's start with the sick pet: no matter what you say and feel about your pet, it is not considered a family member and you would not be covered for a non-travelling family member. The only way to insure that is have cancel for any reason insurance. There is an additional premium for this and you must cancel at least 48 hours before departure.

With the company I represent; Travel Safe, all of the others are covered reasons. Pre-existing medical conditions are covered with no look back period if you purchase the insurance within 21 days of making your deposit. You must be medically stable on that date and they will check with your physician. If it is outside the 21 days, then there is a

60 day lookback period where there can be no new conditions, change in medication or change in medication dose. These are some of the highlights. I will review all the coverage with you prior to purchasing.

Vacation cancelled; the company says you are too valuable to go away. You will need a letter from the company stating your vacation was cancelled. If you should lose your job, you are covered as long as you were there for one year.

Weather related, including hurricanes, are covered. In the case of a hurricane, it must be a named storm and departure is within 24 hours as per a NOAA warning.

There are many companies selling travel insurance. When there are major differences in premiums, there are usually major differences in coverage and limits of liability. It is as bad to be underinsured as to be uninsured. It is impossible for one person to know the inclusions and exclusions of the various policies. You need a side by side comparison to get "apples to apples." I recently discovered that one company has a 6 month look back period on non-travelling family members. This could be an issue if there are elderly parents that are not medically stable.

I will be happy to help you on an individual basis or a group discussion to compare competing policies should you see one. Call or e-mail our offices for a no obligation consultation.

For additional information or to purchase insurance, click on this link;
<https://www.travelsafe.com/index.php/consumer/portal/MEANJ02>

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