# Deanna Geddie

INDEPENDENT TRAVEL ADVISOR

## *Travel Insurance*

Travel insurance protects your vacation investment from unexpected cancellations, delays, and medical emergencies. It delivers total peace of mind, ensuring you aren't left stranded or facing massive out-of-pocket costs while traveling.

### What to compare before you choose a policy

#### Trip Cancellation & Interruption

What specific reasons are covered? Look for the named perils list — it's usually quite specific.

What is the covered amount? Is it 100% of trip cost for cancellation and 150% for interruption, or something less?

Does it include Cancel For Any Reason (CFAR)? This is usually an add-on, typically covers a portion of trip cost, and must be purchased within a specific number of days of initial trip deposit.

#### Medical Coverage

What is the coverage limit?

Is it primary or secondary coverage? Primary pays first regardless of other insurance; secondary only pays what your health insurance doesn't.

Does it cover pre-existing conditions? If so, what is the look-back period and is there a waiver available if purchased within a certain window of booking?

#### Medical Evacuation

This coverage is separate from medical coverage. Also called medevac, medical evacuation covers emergency transportation of a sick or injured traveler to the nearest appropriate medical facility — or back home — when local care is inadequate or unavailable. It is not the same as medical expense coverage for hospital and doctor bills. Medical evacuation only covers the transportation itself.

#### Baggage & Personal Effects

What is the per-item limit?

What is excluded?

Is there a deductible?

#### Trip Delay

How many hours of delay trigger coverage?

What is the daily limit and maximum?

Does it cover meals, accommodations, and transportation?

#### Pre-Existing Condition Waiver

This coverage is crucial for travelers with documented medical conditions. Most policies offer a waiver if purchased within a specific number of days of the first trip deposit — after that window, pre-existing conditions may be excluded entirely.

*I am not licensed to address specific policy questions, but I can help you identify trusted providers, secure quotes, purchase a policy, and support you with claims on travel booked through me. The two highly-rated travel insurance providers I recommend — and have a solid reputation in the Fora travel advisor group — are Faye Insurance and Arch RoamRight. The actual provider you choose should meet your personal coverage needs and price range.*

**Faye Insurance**
**Click here for a quote**

**Arch RoamRight**
**Click here for a quote**

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