

Trip Cancellation Insurance Tips

You've planned your vacation and after a lot of research have got the best possible deals on your flight tickets as well as hotel rooms. A day before the trip you come down with very high fever or some such unforeseen thing, what do you do? You have to cancel/postpone your trip. Unfortunately the "best deal" meant non-refundable tickets and non-cancellable hotel room. You wonder whether the money saved was worth it. Yes, it would have been only if you had spent a little extra and got trip cancellation insurance.

Things to consider before getting a trip cancellation insurance.

- Check whether you really do require trip cancellation insurance. For a weekend getaway to a beach nearby you may not want to get insurance but if say, you were travelling to another country for a couple of weeks, it might be worth the extra amount spent.
- Read the cancellation policy thoroughly. When in doubt ask, don't just assume. You don't want to travel to a place like Miami during hurricane season and realize that the policy exempts "acts of God".
- Check if they cover early trip termination. If midway through your vacation you have to rush back because of some emergency at home and the airline will not let you reschedule the ticket, what do you do?
- Check if they have local representatives in the country travelling to. It's always easier to get in touch locally rather than make long distance calls and that too at possibly odd hours.
- Check their claims process. If you have to cancel the trip due to injury/illness the insurance company might require a doctor's certificate to that effect.
- Make extra copies of your insurance card or policy document as the case maybe and keep it at a safe location.
- Preferably look for a policy that does direct billing.