

Bon Voyage! 5 Tips for Cruisers Purchasing Vacation Travel Insurance in 2019

NEW YORK, N.Y., Jan. 22, 2019 (SEND2PRESS NEWSWIRE) – Wave Season, the time of year when the majority of cruise vacations are booked, is upon us and with it the need for cruisers to consider travel insurance, according to TravelInsurance.com. While most cruises go off without a hitch, Mother Nature can throw a variety of unexpected hiccups into a cruise vacation. This can include hurricanes or other storms, missing the ship due to travel mishaps either at home or at your destination city, or succumbing to an illness or injury on board.



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“Cruise vacations continue to be one of the most popular travel options – every trip detail is taken care of by the cruise company, from food and lodging to entertainment and excursions at exotic ports of call,” said Stan Sandberg, co-founder of TravelInsurance.com. “However, with everything dependent on the ship sailing, an unexpected storm or mechanical breakdown can quickly ruin a vacation. A quality travel insurance plan can help protect against a financial loss when unexpected events happen. If you are considering booking a cruise, consider purchasing travel insurance as well

for extra peace of mind.”

Here are some key tips for cruisers to keep in mind when purchasing travel insurance for their next cruise:

- 1. Find the best options through an aggregator site.** By taking advantage of captive customers in the booking process, cruise lines may only offer limited insurance options at the time of purchase. The options may include only “one-size-fits-all” plans that offer few benefits or key exclusions. These plans may also only offer travel vouchers for future cruises in the event of certain types of cancellations. And most importantly, many standard travel insurance plans offered by the cruise lines will not cover any travel costs to and from the ship’s departure ports and may not provide coverage for any travel booked outside of the cruise company’s in-house reservations. Smart cruisers can find a wide range of more cost-effective options on comparison sites like [TravelInsurance.com](https://www.TravelInsurance.com).
- 2. Consider cruise-specific coverage.** Cruise ships run on tight schedules, and they will not cover any missed departures, despite the fact that the leading causes of missing a cruise ship include delayed flights or adverse weather conditions. [Missed Connection coverage](#) can reimburse the traveler for a set dollar amount to re-book travel to catch up with their cruise at the next port. Missed Port of Call coverage pays a benefit if the cruise ship misses a scheduled port of call on the itinerary due to adverse weather, natural disaster or mechanical breakdown. Or look for a plan with Cruise Disablement coverage, which pays a benefit if you are confined on board the ship for more than five hours without power, food, water or restroom facilities.
- 3. Read the fine print on medical and evacuation coverage.** Although cruise ships provide medical facilities, some ships may not be equipped to treat serious injuries or illnesses. For extreme medical emergencies, travel insurance plans with emergency evacuation coverage can cover the costs of transportation to evacuate a passenger to the closest adequate medical facility. Also, if during a cruise a passenger has to seek medical attention off the ship, travel medical coverage can reimburse the costs of those medical expenses.
- 4. Save money with group travel insurance.** When ten or more people are traveling on the same itinerary or together as a group, group travel insurance can be an affordable and easy way to purchase coverage for each group member. Group leaders can offer the same coverage to each individual traveling, regardless of the traveler’s age. This can be cost effective for “silver” cruise groups, since the cost of the insurance varies only by the costs of the trip insured and not the traveler’s age. Group leaders can also purchase and manage the individual policies on behalf of the travelers, making for a more efficient, hassle-free process.
- 5. Purchase travel insurance early.** It is important to purchase your travel insurance within 7-21 days of your first payment toward the trip. This is especially critical for those looking for a plan that takes pre-existing conditions into consideration or for those looking to upgrade to a Cancel For Any Reason (CFAR) plan as the availability of these benefits is tied

to purchasing the insurance within that time-sensitive window. And always remember to purchase early during the Atlantic Hurricane Season (June through November), since once a storm is named, it is too late to purchase a plan that would cover you for that storm.

For more information, or to search for a travel insurance plan, visit <https://www.travelinsurance.com/>.

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