

Hurricane Season 2019 Kicks Off Earlier Than Expected: 5 Tips for Finding the Right Travel Insurance Plan

NEW YORK, N.Y., May 22, 2019 (SEND2PRESS NEWSWIRE) – The Atlantic Hurricane Season got off to an early start this year, with Subtropical Storm Andrea forming on May 20, marking the record fifth year in a row that the hurricane season arrived early. This, along with experts predicting an above average hurricane season, means that travelers could be facing an uphill battle, according to [TravelInsurance.com](https://www.travelinsurance.com), a leading online comparison site.



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“Mother Nature may be unpredictable, but the Atlantic Hurricane season has consistently produced six or more hurricanes over the last few years, of which two to three are considered major hurricanes,” said Stan Sandberg, co-founder of [TravelInsurance.com](https://www.travelinsurance.com). “During this time of the year, travel insurance is an important consideration to help protect against losses from cancellations and delays, and it’s never too early to purchase and plan for upcoming travel.”

To assist travelers navigating the many ways travel insurance can protect them this hurricane season, TravelInsurance.com has put together a list of the top things to keep in mind:

Purchase Before a Storm is Named. Once a storm is named, it's too late to purchase travel insurance. Since travel insurance is designed to cover unknown events, the date when a storm is first identified by the National Weather Service or the National Hurricane Center usually marks the date the storm becomes a "known risk." Beginning on that date, travel insurance will no longer be available to purchase to cover losses from that particular storm, unless you purchase a plan with optional Cancel For Any Reason coverage, which must be purchased within a set amount of days from your initial trip payment along with insuring 100 percent of your pre-paid and non-refundable trip costs

- **Insider Tip:** Purchase travel insurance early to lock in your coverage and provide coverage against future storms. Follow a storm tracking service such as the National Hurricane Center (Twitter: @NWSNHC) to stay on top of the weather.

Look for Hurricane-specific Coverage. Almost all Trip Cancellation plans provide trip cancellation, trip interruption, and trip delay coverage due to severe weather causing either a shut-down in services or preventing you from getting to your destination. In addition to coverage due to severe weather, many plans provide coverage terms that are specifically relevant to hurricanes.

- **Insider Tip:** Travel insurance terms can vary by plan and insurance carrier. By using a comparison site like TravelInsurance.com, you can quickly compare those differences and find a plan that is best for your unique circumstances. For hurricane-related coverage, look for the following covered reasons under a plan's Trip Cancellation coverage: (a) inclement weather; (b) accommodations if your destination becomes uninhabitable; (c) mandatory evacuation at your destination; and, (d) National Oceanic and Atmospheric Administration (NOAA) hurricane warning at your destination.

You Can Be Covered if a Hurricane Damages Your Destination Prior to Your Arrival. If a hurricane severely damages your hotel or vacation rental close to your trip dates, Trip Cancellation coverage will likely apply if the damage is significant. Your accommodations have to be made uninhabitable by the hurricane and it has to occur within 14-30 days of your travel dates.

- **Insider Tip:** Look in the plan's Description of Coverage for the keyword "uninhabitable." The general rule is that the damage has to cause an immediate safety risk. If it's just damage to the pool or tennis courts, as inconvenient as that may be, trip cancellation coverage won't apply.

Evacuation at Destination Must Be Official. If local government authorities at your destination order a mandatory evacuation you, likely have coverage

under Trip Cancellation or Trip Interruption.

- **Insider Tip:** The key considerations are that the evacuation order must be an official order and it must be mandatory. A recommendation by a local newscaster isn't sufficient to cancel under this coverage.

A NOAA Hurricane Warning May Be Enough. If you are within 48 hours of your trip departure date and NOAA issues a hurricane warning at your destination, you may have trip cancellation coverage. It's important to note that your cancellation under this covered reason must occur more than 14 days from your effective date (15 days from your purchase date).

- **Insider Tip:** This covered reason is less common than the other covered reasons listed above. Look for the Worldwide Trip Protector Plan or Worldwide Trip Protector Plus Plan for this coverage.

For more information and travel tips, visit <https://www.travelinsurance.com/>.

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