'Tis The Season: How Travel Insurance Can Protect You During 2017-18 Winter Travel

NEW YORK, N.Y., Nov. 15, 2017 (SEND2PRESS NEWSWIRE) — Winter is a wonderful time to travel, but it's a time of year that calls for extra precautions when trip planning, TravelInsurance.com reminds us. Whether it's holiday travel, cold-weather adventures or sunny Caribbean beaches calling, smart travelers can plan ahead for the inevitable winter weather delays.



Send2Press® Newswire

Today, travelers have more than just named hurricanes to contend with. The 2016-17 winter season recorded 22 named storms across the United States. The National Weather Service predicts a colder and snowier winter season this year, at least for the northern half of the United States. Travel insurance provides coverage for travelers affected by weather-related delays and cancellations.

"Winter storms can wreak havoc on travel plans, causing delays and cancellations that can ruin a trip even before it gets started," said Stan Sandberg, co-founder of TravelInsurance.com. "With travel insurance, travelers can protect the hard-earned money they've put into their trips,

receiving reimbursement for any non-refundable trip costs due to cancellation, or covering added costs due to a delay. But travel insurance must be purchased before a winter storm is named to cover losses from that storm."

The following are a few ways travel insurance can protect travelers who run into weather-related issues:

Airport Closings and Flight Delays:

While it's rare for an airport to completely close, it's not uncommon for an airport to close for an extended period of time when a storm rolls in. Travel insurance could help reimburse you for lost costs or cover the extra costs dealing with a delay. With flight delays that last upwards of six hours or more (depending on the policy), you can be reimbursed for incidentals like temporary accommodations, meals and WiFi expenses.

Trip Cancellation:

If your destination has been devastated by a severe winter storm, you might have to cancel your trip. For trip cancellation, any non-refundable, pre-paid costs including flights, hotels, cruises and pre-paid activity costs can be covered. Additionally, if your home has been damaged because of a winter storm prior to your trip, trip cancellation can provide reimbursement for your insured trip costs.

Winter Sports Coverage:

Skiers and snowboarders should look for travel insurance plans that offer benefits designed for the active traveler. Some plans offer lost skier day coverage if the mountain closes because of too little or too much snow. Some plans will also extend baggage loss coverage to ski and sports equipment. Skiers and snowboarders should also choose plans that offer hazardous sports coverage which provide emergency medical coverage for the unexpected accident on the slopes.

For travelers planning trips this winter season, TravelInsurance.com urges consumers to purchase a travel insurance plan early to protect their investments against future storms. Once a storm is named, travel insurance can no longer be purchased to cover that storm. The only available coverage after a storm has been named is a Cancel For Any Reason (CFAR) upgrade, which allows the insured to cancel their trip for any reason but only receive up to 75 percent reimbursement.

"When travelers start the process of planning a trip, they may feel tempted to avoid the expense of travel insurance, without realizing that they risk more than a financial loss by doing so," continues Sandberg. "Travelers should always consider travel insurance as an important part of the planning process. They will save much frustration and heartache by buying a comprehensive policy that covers them for unexpected circumstances, and starts at just 4 percent of the total trip cost."

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

About TravelInsurance.com:

TravelInsurance.com helps simplify the complicated world of travel insurance by providing consumers with the easiest way to compare and buy trip insurance coverage online. A member company of the U.S. Travel Insurance Association, owned and operated by DigiVentures Holdings, LLC, a licensed agency that works with some of the largest travel insurers in the industry. Purchases can be made directly through the website, with policies sent via email within minutes.