

Travel Insurance Companies vs. Cruise Lines: Why Shopping Around Is The Better Choice

NEW YORK, N.Y., Jan. 15, 2020 (SEND2PRESS NEWSWIRE) – With the kick off of the Cruise Wave Season this month, the time when cruise companies offer the best deals on cruises, [TravelInsurance.com](https://www.travelinsurance.com) urges travelers to purchase travel insurance early to protect their investments and ensure they're covered in the event of travel mishaps. Travel insurance can cover issues that occur both prior to embarkation or during a cruise, wreaking havoc on what is meant to be a dream adventure.



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What many cruise travelers may not know is that they have options when it comes to travel insurance, and that by comparing plans, they can secure the best protection for their situation, at the best price.

“Cruises can be a great option for travelers, however they can present unique issues when it comes to travel mishaps, as a missed connection or delayed flight can put an entire trip into peril,” said Stan Sandberg, co-founder of [TravelInsurance.com](https://www.travelinsurance.com). “Travel insurance is an affordable way to protect yourself if something unexpected does arise. Taking the time to find the

right options, specific to your circumstances, is important. We highly recommend travelers shop around for the right coverage for their needs.”

By taking advantage of captive customers in the booking process, cruise lines generally offer a single or limited selection of options at the time of purchase which may not be cost-effective compared to the options provided from multiple providers through comparison sites like TravelInsurance.com.

Cruisers should be prepared for the following common travel concerns:

Cancellations: Unforeseen circumstances can result in the need to cancel a trip at the last minute – from work emergencies to illness. Travel insurance companies offer trip cancellation protection which provides refunds for the prepaid, non-refundable cruise costs as well as flights and accommodations booked, if the trip is canceled due to a covered reason. Travel insurance purchased directly through the cruise line may only provide a voucher or credit for a covered cancellation and may cover fewer reasons for cancellations, depending on the plan purchased. And travel insurance purchase directly from the cruise lines may not cover your flights, excursions or accommodations if they weren’t purchased with the cruise line or the cruise agency.

Missed Port of Call: Some travel insurance plans are designed specifically for the cruise market. For example, the APRIL Travel Protection Cruise plan, available on TravelInsurance.com, offers coverage in the event a cruise misses a scheduled port of call on the cruise itinerary. The plan will pay an inconvenience fee of \$200 per missed port up to \$600 if the cruise skips the port.

Missed Connections: The leading causes of missing a cruise ship include delayed flights or adverse weather conditions. Cruise ships run on tight schedules, and they will not cover any missed departure time. Travel insurance (via 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.

“It’s important to remember that the best time to purchase travel insurance is immediately after buying the cruise ticket,” continued Sandberg. “Check multiple providers and compare plans to find the right fit for you and your trip.”

By buying right away, coverage will include pre-departure benefits (such as trip cancellation coverage) for the longest period possible. Purchasing early also allows buyers to take advantage of certain available upgrades such as Cancel For Any Reason coverage.

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

About TravelInsurance.com:

[TravelInsurance.com](https://www.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.

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