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Travel Insurance

Travel insurance can protect you from risks and financial losses that occur before or during your trip. Is travel insurance necessary and where do you get it? The following link is from **consumersadvocate.org** and is not affiliated with Call for Action. The link lists the **10 Best Travel Insurance of 2024**.

https://www.consumersadvocate.org/travel-insurance/lp/travel-insurance-sem?pd=true&keyword=trip%20insurance&gca_campaignid=15845243168&gca_adgroupid=163260743755&gca_matchtype=e&gca_network=g&gca_device=c&gca_adposition=&gca_loc_interest_ms=&gca_loc_physical_ms=9018907&gca_creative=699779469032&gad_source=1&gclid=Cj0KCQjwsaqzBhDdARIsAK2gqndiud8HJOCxnTgA4Wj-WoQB3dv6bd49x0sFeJiOhLQh-eteJPcjpEsaAuHrEALw_wcB

Some other frequently asked questions about travel insurance can be found at:

<https://www.travelers.com/resources/travel/when-should-i-purchase-travel-insurance>

During the past 12 months, Call for Action has received 5 complaints regarding travel insurance.

The first complaint submitted 6/16/2023 involved a couple whose trip to Iceland, Scottish Islands and Dublin was cancelled the day before the departure date. The couple purchased travel insurance through the same travel agency (**Vantage Deluxe World Travel**) that was handling the trip. The trip cost \$17,151, plus almost \$2,000 for the trip insurance. The couple requested a refund and was told that an email was coming that would explain their options. The email never came. This case has gone to a Class Action Lawsuit and is still pending. Call for Action had to drop the case once legal action had occurred.

The second complaint was received on 11/15/2023. It involved a flight from Chicago to Vienna through Budapest. The trip was booked through **EF Go Ahead Tours** and included travel insurance from **Seven Corners Travel Insurance**. The consumer made it through the TSA check-in at Chicago, but the Austrian Airlines ticket agent would not accept the consumer's

passport and therefore was not allowed to board the plane. The trip cost \$7,000. The consumer filed a claim for a refund but was denied. After Call for Action was contacted and reached out to both companies, a partial refund in the form of a travel voucher was issued to the consumer. The consumer verified with the U.S. State Department that there was nothing wrong with the passport. On a later trip to Mexico, the consumer used the same passport with no problems. It appeared that Austrian Airlines used the passport excuse to bump the consumer from an overbooked flight.

The third and fourth complaints were received on 12/18/2023 and 01/08/2024 from two couples scheduled on the same trip with **Norwegian Cruise Line (NCL)** and both purchased **AON Travel Insurance**. This insurance company was recommended by NCL when the cruise was booked. The trip included flights and a cruise. The originating flight was from Madison but was delayed because of weather conditions. Both couples were not able to make the connecting flight from Denver to Vancouver and missed the departure of the cruise ship. Both couples filed claims with AON Travel Insurance and contacted Norwegian Cruise Line to request a refund. Each company said it was the other company's responsibility to handle the refund. After Call for Action contacted both companies, each couple received a cruise credit worth \$6,514.98.

The fifth and final complaint was received on 04/12/2024. A couple and their 2-year-old child were returning from Kosovo through Turkey to get back to Chicago. **Turkish Airlines** overbooked the flight which caused a 24-hour delay for the family. They had purchased travel insurance through **Trip Mate, Inc.** and filed a claim. During the delay, the Turkish Airlines took their passports before they were allowed to go to a hotel for the night. Consumer feels the travel insurance covers this issue under the "trip delay" provisions and they should be reimbursed for the extra expenses incurred. This case is pending the Call for Action authorization form being submitted to Trip Mate, Inc. by the consumer, to allow the company to discuss the case with Call for Action.

Conclusion

Consider purchasing your travel insurance separately, instead of where you booked your travel. Check with at least 3 travel insurance companies to obtain quotes once you have made your travel reservations. The more information you have about your trip and estimated expenses, the easier it will be to purchase coverage that best meets your needs.