



The do everything vacation Blog:

Creating a trip: Insurance revisited

Trust me I hate insurance. Why? It's because most of the time we never use it. Someone is just raking it in on our fears. Why book on trouble? I know that flight cancellation insurance is not cheap with an airline. I always buy medical travel insurance. The trouble is that we usually buy too much. Usually car insurance has some type of travel insurance-built in. It's the same at work. Many companies get travel insurance thrown in their plans. We need to check before we buy.

However, usually it's medical insurance. Travel cancellation insurance is a different cat. There are always restrictions. Some airlines offer it straight up if it's well in advance. My car insurance had travel well coverage for an extra fee. All I know is that it would be dumb to buy more than you need. However, we do need medical insurance for sure. The cost of a hospital visit in foreign countries should scare you.

Now! We need to stop and think about travel cancellation insurance. I have considered it just because it happened to me. I know people that were glad they had it. I know that some companies like AMA that offer pretty cheap travel insurance. I have a way of thinking on

cancelation insurance. If I spent the time to plan and book time off work then why do I need that? It's only a few months and I have the time planned. We always go if we book it. Yes, that is true. Yet, I never thought of cancer. Actually, I never thought of death, an accident, or sickness. I figured that if we booked it were going.

So, I get it if you think it's a waste of money. I did and still do to some degree. Yet, cancer threw me off. We will probably still go to Australia but I wish I could cancel. Here is the other thing. Many cruise lines and airlines do offer to hold your money for a different date. I did not know that. We could move the trip. The problem is time off. Moving that is not that easy. I know it's a pain but look at it. Still, on AMA I looked at cancelation insurance with medical for three of us for Italy. It was over 1100 dollars. That's tough to swallow.

Where does that leave us? Don't just buy travel insurance. Take a breath. Look at what you already have. Ask at work. Ask your car insurance and home insurance. Check with your mortgage insurance. Can you get a cheap travel well insurance? What is the cost. I'm convinced most insurances are a scam in price. It's more about making profit than keeping you safe. Just ask yourself that the next time you buy a car or TV. They always offer insurance.

Be smart. What is a healthy amount of insurance? 5 million liable and medical is probably good. It seems like a lot but foreign medical bills are nuts. You're not in Canada anymore Dorothy. The problem with too much is who is paying. Too many means too many don't want to pay. They always ask how many insurance policies you have. Why? They want to pass the buck. Think about this. 1100 to own cancelation insurance. If you go you lose 1100. If you need it you save maybe 5 or 6 thousand. These are tough decisions.