



The do everything vacation Blog:

Crossing over: the insurance game

Oh, we are so close to under two years. What a gauntlet. 5 years to plan a trip. Let's be realistic. I and many others have traveled in-between the 5 years. There is practice and knowledge along the way. I felt it was the best way not to spoil this trip. Because it's so far from where we live, I felt there needs to be a plan. A loose plan but a plan. That takes planning and trial and error. Who wants to error on a trip you may never do twice?

Is insurance an error? I don't buy insurance on flights and cruises. Why? It's because it usually costs plenty more. Also, I have never needed to cancel. If I'm planning a trip then I'm going. Is that an error? Surely, things happen. I bet many people have had to cancel. Yet, I have not known anyone to say they did. I'm sure many people have though. It's never happened to me.

I always make sure my travel insurance is up to date. Foreign countries cost a lot to go to a hospital. It's not Canada. I get it. I have known people who needed medical attention on a trip, me included. We got in a car accident on a road trip. Lucky I was covered and not hurt either. Yet, I've never cancelled a trip. I have moved a flight but that was easy.

Usually I book trips far in advance. It's how I roll. Then I can save and plan better. Our next trip is in December. We booked Australia last December. I could pay a fee to cancel the cruise. I would lose the whole flight if we cancelled. Then things went a place I never expected. My wife has cancer. Do I wish I had cancellation insurance now? I don't know. The trouble is that my flight would have been about a hundred more for something I have never used. Medical yes, flight cancellation, no. Yet, here we are.

Will I cancel? I hope not. The treatment is going super-fast. Plus, this trip is so far in advance, the cancer might be gone by then. The trick is might. Cancer treatment is a long process. Honestly, I never thought about cancer or stuff like that. Today insurance does not seem that stupid. Yet, we will probably still go if things break right. There is still 8 months. There is travel insurance you can get through your home and auto provider. I had it but dropped it because we did not need it at the time. I might reconsider.

Consider it. Cancellation insurance is not cheap but with things like car accidents, cancer, and divorce, maybe it's not such a bad idea. I hate thinking or planning for the worse. Yet, it would have helped. I don't plan on getting hurt in Australia but I have insurance. It's not a bad idea. I'm conflicted that I did not get flight cancellation. I never thought I would cancel. Holding my breath that this cancer is gone by then.