

## **9 Nightmares Your Travel Insurance Won't Cover**

Travel insurance is designed to perform best in simple situations where you prepaid for vacation components. For example, trip cancellation: when you or a loved one gets sick or has an accident that prevents your travel; or trip interruption: when something happens to prevent you from reaching your destination or staying there.

Those kinds of travel insurance are good at getting back whatever money you can't get back directly from the suppliers, and that's enough for many travelers. But many problems that often arise fall around the edges of travel insurance policies, and may not be covered. Here are potential travel insurance nightmares to be on the lookout for, and how you might be able to avoid or remedy it.

### **What Travel Insurance Won't Cover**

1. **Security Delays:** Travel insurance typically doesn't cover you if you miss a plane due to excessively long lines at TSA. While those aren't your fault, they also aren't the fault of the airline. If you frequent busy airports, consider TSA Precheck where it's available.
2. **Bumping:** Insurance typically doesn't cover downstream cancellation penalties if you're bumped from a flight and miss a subsequent departure.
3. **Mileage Flights:** If your flight on a frequent flyer award ticket is canceled or otherwise impacted, insurance can't replace or pay you for points. It may, however, cover the cost or re-deposit unused miles thereafter.
4. **Lost Lodging Reservations:** A lost lodging reservation isn't covered by travel insurance, and instead will have to be taken up with the company or travel agent that lost it.
5. **Double-Booked Accommodation:** As with a lost reservation, if you find someone else in the accommodation you booked, travel insurance typically doesn't cover you.
6. **Not as Advertised Accommodation:** An accommodation that's a lot less desirable when you arrive than it looked to be online generally isn't covered by travel insurance. Researching accommodations on review sites like TripAdvisor (SmarterTravel's parent company) falls on you.
7. **Ticket Scams:** If you find your event or sightseeing excursion ticket turns out to be fake, typical travel insurance won't cover you. Make sure you're using a trusted ticket or tour outlet.
8. **Last-Minute Changes:** If your cruise line or tour operator makes a last-minute itinerary or excursion change, travel insurance typically won't cover any travel issues caused by it, unless it involves complete curtailment. You can try contacting the operator responsible for the changes about compensation.
9. **Poor Destination Conditions:** If you arrive at a golf or tennis resort, and it rains the entire time you're there, or there's no snow at a ski resort, you might be disappointed—but travel insurance certainly won't help you. As long as your airline operates and the resort is open, you got what you paid for despite Mother Nature's mood.

10. Experiencing one of these travel insurance nightmares doesn't necessarily mean that you're totally out of luck—or out of pocket. It means only that ordinary insurance won't cover you, and you'll have to attempt compensation through another means. Note that even "cancel for any reason" insurance won't help with these problems: "Any reason" coverage typically ends 48 hours prior to your departure.
11. Remember that you still have recourse to whatever supplier made promises when they took your money. Many suppliers are pretty good about accommodating travelers they have inconvenienced—just know that looking to your insurance in these situations will be a waste of time.

### **The One Word That Could Negate Your Travel Insurance Coverage**

With travel insurance coverage (and any other kind of insurance coverage) the devil is in the details—more specifically, the fine print. And one word can make a huge difference in your risk coverage: "unforeseen."

If you've followed my travel insurance coverage at all, you might know these two important travel insurance basics: First, most policies exclude trip-cancellation (TCI) and medical coverage for pre-existing medical conditions. Second, many policies will waive that exclusion if you decide to purchase both TCI and medical coverage within a short time of making your initial travel insurance payment—about a week to a month after.

But the word "unforeseen" in your travel insurance plan can nullify that additional coverage you've purchased, which takes effect only if you are medically able to travel at the time you buy the insurance. If a pre-existing condition would prevent you from traveling at the time you buy the insurance, you won't be covered for any issues that stem from that condition. You can't figure, "I'll get over it," or "I'll cope," and must be able to travel upon purchasing the insurance.

A typical policy allows you to travel with a pre-existing condition that's under control thanks to medication—but it must be fully controlled when you buy the insurance. If you can't live with that uncertainty, buy a "cancel for any reason" policy, but read the fine print before you do.

In many cases, people with chronic medical problems can't insure their trips risk-free. If you're in that position, you can minimize your risk by making all of your arrangements refundable or cancellable, with only minimal penalties.

The "unforeseen" limitation appears in most travel insurance coverage policies, and can also come back to bite you in circumstances other than pre-existing medical conditions. Say, for example, you're considering a trip to Florida, and at the time you make arrangements, a named tropical storm is already developing in the eastern Atlantic. If it becomes a hurricane and hits Florida, is it "unforeseen," or not? Here, my friends in the travel insurance business tell me, the answer isn't clear. Some policies would cover cancellation; others might not. The same is true for similar possible areas of unforeseen problems like political unrest, terrorism, and strikes.

The risk is fairly clear for medical pre-existing conditions. But for many more ambiguous contingencies, your best bet is to contact one of the big online travel insurance agencies and ask for a policy that will cover whatever specific risks are of concern to you.