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Do I Really Need Travel Insurance In St. Thomas?

By Justin Burch

When planning your vacation to St. Thomas, you may want to consider whether or not travel

insurance is a worthwhile investment. When making this decision, the most important aspect to consider is your personal level of risk. As part of a Caribbean vacation package, travel insurance would firstly protect your investment should any unforeseen events occur that prevent your travel, such as you or a family member are admitted to the hospital before your vacation, a car accident occurs en route to the airport, or a natural disaster takes place. However, there are several other aspects to take into account when considering travel insurance. Here are some travel tips to keep in mind when assembling your Caribbean vacation package.

As mentioned, trip cancellation / interruption (TCI) insurance can be very helpful if you have to cancel your vacation to St. Thomas. When you arrange your vacation package, you'll be given a list of accepted reasons for canceling, usually including those mentioned above. Keep in mind that TCI insurance doesn't allow you to alter your vacation plans because you changed your mind or have concerns about travel.

Travel insurance is probably a good idea if you are a senior or have a pre-existing medical condition, as special coverage options exist. Complicated itineraries, guided tours, multiple stops or cruises are also good candidates for insurance based on the possibility of missed connections or delays. Also, if you absolutely have to be in St. Thomas, insurance simply goes without question.

Many travelers are protected for certain contingencies under their medical, auto or homeowner's insurance policies or through the benefits offered by some credit card providers. However, some coverage may not extend outside the country and could include deductibles. Hence, you will need to check the fine print of your existing policies and benefits and compare the coverage with your overall travel risks.

Two important types of insurance to consider for a vacation to St. Thomas, regardless of existing coverage, include supplier default insurance - to offset problems you might experience with tour operators or accommodations in St. Thomas - and emergency medical care / medical evacuation coverage.

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On the surface, many policies may sound great, but specific airlines, accommodations, cruise lines, car rental companies or tour operators may not be covered. In fact, several large domestic airlines companies were stricken from some travel insurance plans when bankruptcies were filed.

Always remember, it is very important to read the fine print when shopping for travel insurance. Never make any assumptions about what your policy covers. Also, ask the agent questions about any scenario that may affect you to see if the coverage is what you need. If you are looking for specific contingencies in a travel insurance plan, many providers can sell add-ons to meet your needs.

You should also try to avoid buying travel insurance through a tour operator or cruise line. In the event that the tour company goes out of business or bankrupt, your insurance and money may go with it. Instead, use a reputable insurance provider with offices located in St. Thomas and committed 24/7 customer service. If you can't find a company, ask your travel agent for a recommendation.

Avoid purchasing unnecessary travel insurance package perks, in many cases, additional coverage for luggage and rental cars is superfluous. Chances are your credit card provider or existing auto insurance policy offer at least collision coverage for auto rentals. Additionally, most airline companies offer up to \$2,500 of luggage liability per passenger for lost or damaged items.

As you will traveling outside of the United States, the necessity for some type of travel insurance is certainly more pressing than it may be for a domestic vacation. You will need to determine what your overall risk is when traveling to St. Thomas and weigh that risk against the cost of travel insurance. Generally speaking, more extensive insurance policies - protecting your airfare, accommodations, health and personal belongings - add about 5-10% onto the cost of your vacation. When abroad, 5-10% can be a small price to pay for security and piece of mind.

Justin writes select pieces about travel in Caribbean for the

<http://marriott.com/property/propertypage/STTFR>

Buying travel insurance online

By Patrick Smith

Travelers purchase travel insurance to cover unexpected health or medical problems. Travel insurance provides coverage if you're sick or getting injured while traveling. Everyone requires travel insurance policy because life is unforeseen. It also provides coverage if you lost your luggage at the airport.

Travel insurance covers stolen or lost possessions but there may be limits on cash or individual items. If you're traveling to abroad it pays out for your hospital and medical treatment. It can protect you from all substantial losses that includes canceled trips, lost luggage, medical emergencies or other unexpected situations.

You'll get extra coverage with specialist travel insurance like winter sports coverage or diving

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insurance. You should get your travel insurance policy before planning for your travel. Travelers should take some time investigate different insurance companies and types of policies before purchasing. They must check which type of insurance policy provides more coverage.

Having a travel Insurance policy is the best idea to reduce your risks and increase your enjoyment while traveling. Travelers must consider certain factors such as health, weather, season and the way of transportation before purchasing an insurance policy.

Cost of travel insurance policy depends on the type of policy as well as insurance company. If you're investing more in your trip, you need more protection. Travel insurance offers complete protection for you, your family as well as for your baggage. Several insurance companies offer insurance policies at discounted rates. Sometimes travel agents also offer insurance policy. Some insurance companies/agents provides online help for purchasing travel insurance policy.

Read more about buying

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