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Travel Protection

By Rita R. Powers

Partners in Life, Partners on Vacation: Peace of Mind in Travel

It may be months away from spring and summer but now is the time to plan the adventure of a lifetime with your partner.

First, did you know that there are tours, cruises and adventures all over the world that are tailored for the LGBT? Second,

planning strategies are suggested that can make your vacation stress free and give you the peace of mind you need. Lastly, a

variety of travel destinations, events and research strategies are mentioned to help you plan that perfect vacation with your

partner. By the way, some of what I offer here is sound advice for preparation in business travel too.

FACTOIDS: American LGBT persons spent 54 billion dollars in travel in 2004; UK LGBT persons spent nearly 44.8 billion

dollars on travel in 2004

(These estimates include travel within and outside their respective countries, what part of the UK's \$\$ are coming to America

or vice-versa is not reported.)

All over the world travel industry specialists have developed great cruises and travel packages specifically designed for the

LGBT traveler and their partner. These travel accommodations/packages include, but are not limited

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to, gay friendly cruises

that include travel with others that are gay and vacations packaged for gay pride festivals.

There is a wide variety of cruise destinations available to the LGBT traveler. The new 2006 itinerary and offerings for gay

cruises are available throughout the internet. Destinations include Costa Rica, Ireland, Alaska and the Mediterranean to name

a few. Cruise liners/companies such as Atlantis and Windjammer West specialize in accommodating you and your partner a cruise

you will never forget. Consulting the many gay magazines online will also be a great resource to find your perfect vacation.

Gay pride festivals provide a vacation that is not only fun and inspiring, they also offer a time of mutual exchanges in

social solidarity. Worldwide from the United States to the UK and other localities, gay pride festivals are being organized.

For example, one of the largest and most popular gay pride festivals (GPF) is being held this summer in Paris, France.

Contacting the Paris office of Tourism will enable you to locate the best gay friendly accommodations. Through research on

the internet, you can find websites specific to booking flights and travel packages to this and other GPF events. The best

news I found was that you don't have to be wealthy to take advantage of the multitude of travel offers available.

On that note of affordability, much of the vast information I garnered from several research sources suggests that a huge

percentage of LGBT persons are wealthy. Many so-called experts have perpetuated the myth and refer to the community as being

"DINK" (dual income no kids). I don't know about you, but I am acquainted with several LGBT persons who aren't DINK.

Thankfully, the travel industry doesn't play into this myth (well not most of them) and many offer "travel

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packages" that are

affordable and inexpensive. So check out the internet, talk to friends who have traveled and can suggest a good travel

package or destination (word of mouth is the best), watch for websites that are tailored to the LGBT community. Many states

in the US and other countries have LGBT specific websites about travel and don't forget public and university libraries that

have travel sections full of reference materials. After you have chosen your destination, its time to plan that vacation.

Aside from researching your trip for a destination and a price comparable to what you can afford, start planning your trip

early. You will want to include in your plans arranging appropriate passports, hotel or rental car reservations, tickets,

visa's and travel insurance. Make sure the travel insurance you purchase covers emergency assistance, job loss or transfers,

uninhabitable accommodations, travel accidents, delays, lost or delayed luggage, weather-affected cancellation, medical and

dental expenses, terrorism, and identity theft. For the LGBT community one more consideration needs to be taken into account.

Be sure your travel insurance covers domestic partners. Travel specialists such as

<http://www.csatravelprotection.com/>

are

one place to get useful information on the above mentioned insurance protections for travelers.

When planning your vacation find out if your hotel or B&B is gay friendly. Sometimes just asking the staff (or here's where

that word of mouth from a friend comes in handy) will get you the information you need. Does your choice of vacation location

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have a variety of dining out options, exciting activities, local culture that you would love to explore? By doing some

research you can choose a location that will be fun and affordable.

We have talked about research and choosing your vacation destination, strategies and advice on planning. Now comes a personal

piece of advice. Don't forget to take the camcorder and two cameras. You two can decide who takes which camera but here's my

point. Have you ever been on a trip, came home and there's pictures of everything but what you wanted pictures of?

This article was written by Rita R. Powers with support from CSA Travel Protection, providers of Travel Insurance and travel

assistance services. Unlike other insurance companies, CSA offers travel protection for you and your domestic partner. Find

out more by visiting

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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 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

travel insurance

today.



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