

HOLIDAY TRAVEL

Don't forget patience - and travel insurance

This year more travelers are expected to hit the road or fly the friendly skies.



Americans traveling for the holidays between late November and early January*

In addition to having to face more crowds, there is also a greater chance you could be exposed to more crime. Recently, the U.S. State Department issued elevated warnings for travelers heading to popular vacation spots, like France, Italy, and Belize, over the coming weeks. And in New York City, an always-popular destination around the holidays, the [NYPD](#) reports that crime is up more than [30 percent](#).

*[PwC Holiday Outlook 2022 Report](#)



To reduce the added worry and stress of travelling this holiday season, take time now to protect your vacation plans with [travel insurance](#). For a reasonable cost, travel insurance can offer a variety of valuable benefits to protect your trip investment and give you peace of mind both before and during your trip.

Here are just a few examples of the type of protection that's generally available:



Trip cancellation coverage – can reimburse you for up to 100% of the cost of nonrefundable flights, hotels, and other reservations if an extraordinary situation arises and your trip is cancelled.



Cancel-for-any-reason coverage – offers optional protection that can reimburse 75 percent of the total insured trip cost, if you cancel for any reason... at least 48 hours before you're scheduled to depart.



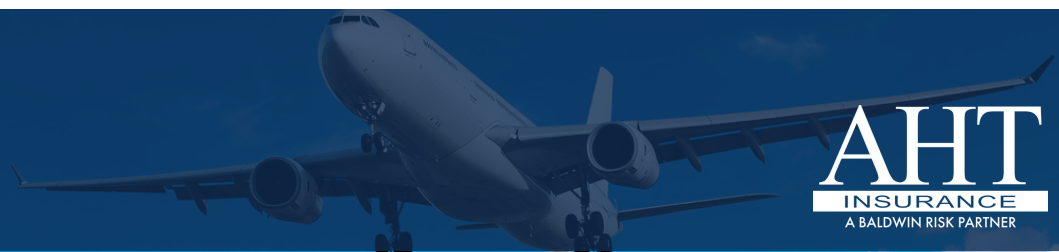
Trip interruption coverage – is designed to reimburse you for any unused leg of your trip. This can cover a situation where you must return home early if an unforeseen incident cancels your trip, or part of it, after you leave.



Coverage for losses due to COVID-19 – can reimburse you for nonrefundable trip costs if you test positive for COVID-19, are ordered to quarantine, and need to cancel your plans. This option can also reimburse you (up to the limits in your policy) for medical bills, lab work, and medicine, for example, if you catch the virus during your trip.



Waiver for pre-existing medical conditions – can provide travel medical insurance that can cover you for unexpected illness and injury on your trip, pre-existing conditions included.





Travel medical expense option – can cover you if you get hurt while taking part in planned activities, such as mountain biking, scuba diving, etc.,



Coverage for lost, stolen or delayed baggage – can cover personal items if they are, for instance, damaged or lost by an airline, misplaced by a hotel, or stolen in transit (e.g., taxi, bus, etc.) It may also reimburse you for necessities you have to replace, like shoes, toiletries, or a change of clothes, if there is a delay in getting your lost bag to you.

Of course, not all coverages are available in all states and vary from policy to policy. So, check with your insurance broker to see what options are available where you live and which ones make sense for you.

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