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# When do I need to purchase travel insurance?

- Story Highlights
- Consider travel insurance if you have invested a lot in nonrefundable deposits
- Your medical insurance may not cover you outside the U.S.
- Emergency medical evacuation insurance can save travelers from huge bills

**(AP)** -- I'm driving to the Poconos for Thanksgiving and flying to Paris for Christmas. Should I buy travel insurance for both trips?

**A:** You should consider purchasing travel insurance if you can't afford to lose the money you invested in the vacation or if you can't cover unexpected medical and emergency costs at your destination.

Most comprehensive travel insurance policies offer three types of coverage -- financial reimbursement for trip cancellation or lost baggage, medical coverage and emergency medical transportation. You can also buy a la carte coverage from some insurers.

The cost of the policies depends on the type of coverage, your destination, your age and gender and the cost of your trip.

For example, an all-inclusive package for a \$3,000 trip to Paris for Christmas week runs between \$278 and \$550 for a 60-year-old and between \$172 and \$367 for a 30-year-old, according to InsureMyTrip.com.

While you probably can go without coverage on your road trip, you might want to think about insuring your more expensive vacation that has nonrefundable deposits.

A number of unforeseen circumstances can cancel or interrupt your vacation: bad weather, an unexpected illness, a sudden death in the family, even jury duty or a job change. Travel insurance with a reimbursement provision keeps you from swallowing the costs for airline tickets, vacation tours and hotel reservations.

"Any time you would incur a loss from nonrefundable purchases, you should have travel insurance" said Lila Ford, owner of travel agency Gallery of Travel in Rochester, New York. "If you're paying \$5,000 or \$6,000 per person, what is \$600 more?"

Additionally, travel insurance reimburses lost baggage during a missed flight connection or other situation. However, Ford said to check with your credit card companies and homeowner's insurance to see if they also cover lost belongings.

Many travelers don't realize their company or personal medical insurance may stop at the U.S. border. So does government-funded health insurance.

"The time to find out that it doesn't cover you isn't when you're sitting in the emergency room," said Steve Cosgrove, president Dynamic Travel & Cruises in Southlake, Texas. "And Medicare doesn't cover you in Canada or Mexico when you fall off the bar stool."

But travel insurance with a medical care provision can pick up the tab and give you peace of mind while you vacation. Many of these insurance policies also have 24-hour assistance line to help you locate doctors or lawyers if you need one.

One of the biggest reasons to buy travel insurance is for emergency transportation out of an underdeveloped country and into one with adequate medical facilities.

Mike Greenwald, president of Personalized Travel Inc. in Oakland Park, Florida, once had a client who needed to be airlifted out of Aruba due to an illness. If the client hadn't purchased travel insurance, the ride would have cost him \$20,000.

That price tag can skyrocket even more the farther away you travel. The cost of a medical lift out of Australia or China? \$100,000, according to Greenwald.

A commercial flight isn't much cheaper, he said, especially if you or your traveling companion is confined to a stretcher. Greenwald has had airlines require the purchase of four first-class tickets to fit the stretcher. The bill for that? \$30,000.

"People think they'll be fine," Greenwald said, and they decide against travel insurance. "But you can't buy it when you need it," he said.

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