



BUSINESS PERSONAL
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Should You Buy Travel Insurance?



Vacation time is quickly approaching. Are you planning on travelling this year? Is travel insurance right for you? Travel insurance is there to help financially and otherwise in stressful and unexpected scenarios. It provides safeguards in cases of events ranging from inconveniences to calamities. Coverage may include costs incurred before your trip, such as nonrefundable tickets or hotel stays, and during your trip, including travel interruptions and medical expenses.

Like other insurance products, there are provisions that outline when and how reimbursements are given – and how much you are eligible to receive.

Another element of travel insurance is assistance. For example, an insurance company may offer aid to travelers ranging from sharing helpful information to arranging for medical evacuations.

The most important detail to know about travel insurance is that its features can vary significantly. Here are some of the options available:

Lost, Damaged or Even Stolen Luggage - did you know that damaged bags are the number two complaint issued to the Dept. of Transportation?

Trip Cancellation Protection - includes reimbursement for non-refundable trip payments and deposits.

Trip Interruption Protection - Sometimes trips start on time and end prematurely due to forces of nature and other circumstances beyond your control. This benefit includes reimbursement for unused costs and transportation costs to return home.

24-Hour Hotline Assistance - While this doesn't come with a dollar amount, getting real-time help is invaluable, especially if you don't speak the native tongue. This can include the arrangement of evacuations for medical emergencies, pre-trip assistance, etc.

Coverage for financial default - What if the tour operator for your upcoming vacation stops answering your calls, and then the company is out of business? Travel insurance may be your most reliable means of financial recourse.

As you can see, there are lots of considerations when buying travel insurance. We are here to help – call our Financial Services Department for details.

Source: Allianz Global Assistance

DDM Insurance is pleased to recognize the following employee anniversaries:

Kelly Donaldson, AAI, CIC	36 years
Anita Munno, CISR	28 years
Scott Werber, LUTCF, RHU, CBC	18 years
Rebecca Baxley	17 years
Darrell Diehl	17 years
Cheryl Giering, CISR, CIC, CRM	17 years
Jack Rogers	13 years
Lenora Rood	12 years
Cindy Clark, CLCS, CISR, CIC	6 years