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Proper preparation alleviates travel risks

By Derek Patterson - 11/20/2006

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There's no question that when traveling, there are things that can go wrong, regardless of whether a trip is for business or pleasure.

Mother Nature can wreak havoc on you or another member of the party could fall ill prior to leaving for vacation. Maybe the airline will have mechanical difficulties, and your flight will be canceled.

These are all very common with travel. They are, however, among the most benign risks that one can encounter while traveling domestically and especially internationally.

Nearly 895 million Americans participated in leisure travel in 2001, according to the Travel Industry Association of America. Despite such catastrophic worldwide natural and manmade events such as Sept. 11, the 2004 tsunami, hurricanes Katrina and Rita and the global war on terrorism, leisure travel is now at an all-time high. TIA estimates that 989 million Americans will travel this year alone.

Apparently, we are still willing to accept the risks associated with domestic or global travel. Travelers also should consider health and well-being risks.

According to the Centers for Disease Control and Prevention, injuries are the leading cause of preventable deaths in travelers. CDC data shows that injuries account for a significant number of tourist evacuations from developing countries, and the CDC recommends the purchase of special health and evacuation insurance if destinations include countries that may lack access to good medical care.

The U.S. government gives a disclaimer on health issues for traveling abroad in the fine print of American-issued passports. Speaking of passports: If you are traveling outside the United States and do not have a passport, now's a good time to get one. After Jan. 8, passports will be required for all international destinations.

How can travelers protect themselves and their loved ones when taking a business trip or vacation?

There are various types of trip insurance, travel medical insurance and other special-risk insurance programs available to domestic and international travelers. The plans you choose depends on the risks you want covered.

Should your domestic health policy lack coverage abroad or if you are a Medicare recipient, it is a wise decision to consider a comprehensive travel medical insurance program for a single trip or multiple journeys.

It is important to clarify with your agent whether your plan is designed to function outside your home country or outside your local area of coverage.

One common misconception is that domestic health insurance plans – and particularly Medicare – provide adequate coverage outside the United States. According to its Web site, www.medicare.gov, Medicare generally doesn't cover health care when the policyholder is traveling abroad.

Costs of travel-related insurance policies, which are available through several carriers, depend on a traveler's age and the length of the trip.

Such policies provide a wide schedule of international benefits including emergency evacuation, illness and accident medical insurance, accident life insurance, repatriation benefits, natural disaster benefits, limited-trip cancellation and lost-baggage benefits.

Before heading off on vacation or a business trip, be sure to pack a little peace of mind by making sure you are properly insured for travel and will have the necessary resources if a problem arises.

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