



www.bigimarkets.com

[Forget Password?](#)

[BIM Help Desk](#)

[TFT Archives](#)

Vacation Traveling? Bring Snacks.

Here is a collection of travel tips that you can pass along to your clients planning an out-of-town or international vacation.

- Wherever you are, wherever you are going, bring snacks. Virtually every single trip site with more than five tips will tell you this, so it must be universal advice.
- Read reviews. When planning your trip, refer to user-reviewed sites such as TripAdvisor.com. Also check Yelp.com and OpenTable.com for reviews of local restaurants and businesses. Look at how recent the review is and as a rule of thumb, the more people that have contributed, the more valuable overall ratings become. Another source is local bloggers that focus on their city or region.
- If your family is large enough it might be advantageous to rent an apartment or house instead of staying in a hotel. Since most will include a kitchen, you can save money by buying groceries.
- Pack your electronics in a single layer. If things are scattered or jumbled, the TSA screener may spend more time determining what they are [from the X-ray] and have to manually check your bags.
- Create a small first aid kit including bandages, OTC pain killers, decongestant, antibiotic cream, etc. Keep prescription medications separate.
- If you check baggage take a picture of it and a close-up of the baggage tag so it will be easier to locate if it gets lost.



For international travel:

- Call your credit card company before you leave and put a travel alert on your card. While you're at it, jot down their international customer service number.
- Know the destination country's [money situation](#). The minute you arrive at your destination, you'll need to start paying for things (taxi, food, tips, etc.) so make sure everyone knows beforehand what kind of currency they'll need, and the exchange rate so they won't be shocked later. Also, it can be helpful to know the tipping expectations. Americans tip in many situations, but in some other countries tips are not normally expected or given. Lastly, be sure to have cash (changed into local currency) because in many countries credit cards are not accepted as frequently as they are in the United States.
- Before traveling, stay up-to-date with current travel situations from the Department of State by signing up for automatic alerts and message updates through the [STEP program](#).

Travel insurance is worth purchasing for big-ticket trips that are largely non-refundable. The typical plan will cover emergency medical expenses and baggage loss and delay, and recover at least some of the cost of your trip if your vacation had to be canceled or cut short. As a Big "I" Markets agent you can offer your clients travel insurance through our partner carrier Travel Insured International. By investing in a plan with **Cancel for Any Reason Coverage**, clients may cancel their plans and get up to 75% of their total trip cost for any reason they choose, including a travel alert. They just have to decide 48 or more hours prior to scheduled departure in order to be eligible.

The [TII travel blog](#) covers a myriad of travel related subjects, including travel agent myths, sleeping on flights, using a cellphone abroad, navigating hurricane season, and picking the right hotel, just to name a few.

Travel Insurance can cover accident and sickness medical expense, emergency medical evacuation/repatriation, trip

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.



www.bigimarkets.com

[Forget Password?](#)

[BIM Help Desk](#)

[TFT Archives](#)

delays, cancellation, interruption, missed connections due to severe weather or many other reasons outside the traveler's control.

Obtaining coverage is easy:

- Review the [product guide](#) with your client®. Use the Quick Quote Feature on the Travel Insured International Site to calculate premium and add optional coverage if desired.
- Contact the Carrier's Help Desk with any coverage or underwriting questions.
- When you are ready for coverage to be issued, you **MUST** click on **Request a Quote** to access the applications and enter client information. Then scan and attach the completed application as a "New Message" or email to kyle.yoder@iiaba.net. **A credit card number is required to issue coverage.**
- **Travel Insurance** is currently available to members in all states.

1. Rates, waiting periods, and coverages can vary in FL, IA, KS, NY & WA.