

## Travel Insurance - Don't Medevac Without It



American travelers spent a whopping 8.7 billion hours planning and booking travel according to [this 2017 study](#). Unfortunately 41% of those Americans traveling internationally don't buy travel insurance. Read this [account from a travel agent who](#) forgot to secure coverage for her own trip for a reminder of how badly things can go awry.

In some countries life-saving care [may be denied](#) even at first-rate facilities depending on the scenario.

Even a minor medical treatment can result in price gouging and travelers being required to [pay thousands or tens of thousands in order to be dismissed](#).

Accidents and illness can strike anywhere and victims are not always close to accessible and decent medical care. Examples include:

- Skiing in mountains
- Contracting a major illness on a cruise ship. The captain of the ship is under no obligation, and may even be prohibited, from changing course to get you to a hospital sooner.
- Falling down the steps of Tibetan temple

As a Big "I" Markets agent you can offer your clients travel insurance through our partner carrier Travel Insured International. The typical plan will cover emergency medical expenses, baggage loss and delay, and recover at least some of the cost of the trip if the vacation had to be canceled or cut short.

**Emergency Medical Evacuation and Repatriation** under our **Travel Insurance** product covers three areas. The first is transport from where the accident/illness occurs to the closest medical facilities with adequate medical treatment. The second is transport back to the U.S. with adequate escort if needed. The third is for transport of remains back to the U.S. if the worst should happen.

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 to have purchased within 21 days of deposit (other eligibility conditions must also be met) and cancel 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, avoiding germs on flights, using a cellphone abroad, beating motion sickness, and picking the right hotel, just to name a few.

**Travel Insurance** is available in all states, coverages may vary. The Travel Insurance International help desk can be reached at (800) 243-3174.

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