



# TRAVEL INSURANCE



TO: All Cairn Stone Travelers  
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## OPTIONAL TRAVEL INSURANCE

**TRIP CANCELLATION INSURANCE:** TCI covers the cost of your trip should you have to cancel after the refund date. I know everyone is fired up for our trips, but family, health, accidents or other issues could come up and thwart travel plans.

Trip Cancellation Insurance is a good option to consider. I have had good experience with American Express. You can pick these forms up at any travel agency or register online for the American Express underwritten [Global Travel Shield Insurance](#). [Sorry, this is no longer offered. However, AMEX does have Travel Insurance on select cards. Check here for your card's insurance features; [AMEX Travel Accident Insurance](#)

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**OTHER INSURANCE OPTIONS:** The following web sites offer tutorials and plan comparisons to help you understand and choose the supplemental insurance that best fits your needs. We offer these links for your convenience only. We have no direct experience to promote or discourage any particular insurance (except my American Express experience above) or company. We appreciate your feedback and recommendations.

### GENERAL DEFINITIONS:

**Travel Insurance** is an umbrella term covering a variety of insurance for travel and is usually not expensive. This may include Health, Life and Trip Cancellation Insurance.

**A Health Insurance Supplement** will fill in the gaps of your present Health Insurance while traveling and especially while outside the USA.

**The Trip Cancellation Insurance, in general,** will cover the cost of your trip and often more if you must cancel, but the conditions under which it pays varies. It is your responsibility to understand those conditions so ask questions and research before you purchase.

**Use the links below to help you make an informed decision:**

[Travel Insurance Review:](#) Insurance tutorial, reviews & quotes

[Insure My Trip:](#) Compare 21 insurance provider plans

[Travel Guard:](#) Recommended by many travel agencies

[Square Mouth:](#) Compare Travel Insurance from every major company

[CSA Travel Protection:](#) Get a travel quote

**TRUE STORY:** Thom's sister, Trudy, booked a flight for her and her husband online and she checked the \$25 insurance option. While traveling to her parent's home to be driven to the airport they drove into a frozen flood across the road. This wrecked their car and they missed their flight. Later, she was delighted to learn that this supplemental insurance paid for the towing, the car repair (over \$2500) and paid the difference for full fare tickets.