



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](#).

Ron Gunn

OTHER INSURANCE OPTIONS: The following web sites offer Trip Cancellation and medical supplemental insurance during your travel. We offer these links for your convenience only. We have no direct experience to promote or discourage any particular insurance or company. We request your feedback of good and not good experiences for future recommendations.

GENERAL:

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 educate yourself, to compare the various plans:

[Travel Insurance Review](#): Insurance tutorial and comparison of plans

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

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

[Square Mouth](#): Compare Travel Insurance Plans

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

TRUE STORY: Thom's sister Trudy booked a cruise for her and her husband online and she checked the \$25 insurance option. While traveling to my parents to be driven to the airport they drove into a frozen flood across the road. This wrecked their car and they missed their flight. She was delighted to learn that this supplemental insurance paid for the towing and repair their car (over \$2500) and paid for the full fare tickets required to get to the cruise liner on time in Miami.