

TRIP INSURANCE RESOURCES

In 2019, over 300 members traveled with Austin Skiers to fabulous ski resorts in North America or go with us to several European countries. After 49 years of offering trips we have learned that travel plans can and do change, most often without warning. While some of our trips do offer *optional* (for an added expense) trip insurance through the tour operators, the majority of our trips do not have this option. This past season, some of our members had to cancel their travel plans at the last minute resulting in a loss of all or the majority of their trip investment. If you would like to avoid this unfortunate situation, we encourage you to research trip insurance options now.

- **NOTE: If you want "Cancel for Any Reason" coverage or insurance for pre-existing conditions (yours or family members at home), tour company or air carrier bankruptcies, or terrorism incidents you **MUST** purchase insurance designated for that purpose generally within 7 to 21 days of the date you make your first payment (deposit). Check with the insurance carrier as their **cut-off dates** will differ. **BEFORE** you sign up for a trip with Austin Skiers we encourage you to shop around, ask questions and compare.**
- If you have already signed up for a trip you may still be able to purchase trip cancellation coverage for illness/injury before or during the trip.
- Be sure to read the fine details and understand exclusions before purchasing trip insurance.

Are you wondering if trip insurance is right for you? Here are a couple of good articles on the subject: [Rick Steves](#) AND [USA Today](#).

The following Travel Insurance Resources are useful in comparing policies and prices. **Please know, Austin Skiers does not endorse any of these insurance providers or their services and we do not require you to purchase trip insurance to travel with our non-profit club.** These resources are only provided for your convenience. If you have concerns about the reputation of any travel insurance company ask about their Better Business Bureau rating or their affiliation with the US Travel Insurance Association web.ustia.org/Travel-Insurance-Providers.

Trip Insurance Resources: (Meeting the USTIA ethical standards. (Entire [USTIA list](#).)

- [TripInsurance](#)- (owned by Online Insurance Services, Inc.- [Click here for BBB rating](#))
- [InsureMyTrip](#) - ([Click here for BBB rating](#))
- [Travelex Insurance](#) ([Click here for BBB rating](#))
- [World Nomads](#) ([Click here for Consumer Advocate Review](#))
- [TravelGuard \(AIG\)](#) - ([Click here for rating](#))

Questions to consider when talking with a travel insurance provider:

- Am I covered in the US and abroad and when would my policy take affect?
- What medical coverage do you provide? Does your medical coverage act as the primary insurance when covering my medical needs during travel? Is my pre-existing medical condition covered? If not, what is covered under your policy?

- Am I required to cover 100% of my trip costs or can I choose the amount to cover?
- Are weather delays/interruptions covered? Are strikes, civil disturbances, terrorist acts covered?
- What if I miss a flight or get stranded during a trip - am I covered?
- Is medical evacuation covered? This is especially **important** for **international** destinations!
- Is there protection for lost, delayed or damaged luggage?
- What if I decide to cancel my trip for any reason, do you offer that type of policy? What are the requirements or exclusions?
- Am I covered if my travel supplier goes out of business?
- What documentation is required if I file a claim and how long does the processing take?
- Do you offer 24 hour assistance to answer my questions while I am traveling?
- How long has your company been in business? What accreditation do you have? What is your BBB rating?

UPDATE:6/24/19