



NEWS RELEASE

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For Immediate Release
May 5, 2009

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OXENDINE URGES GEORGIANS TO PROTECT THEIR VACATION WITH TRAVEL INSURANCE

Atlanta – With the Memorial Day Weekend quickly approaching, Insurance Commissioner John Oxendine today urged Georgia travelers to make sure they are protected against possible vacation losses.

"Whether your family is headed to Savannah or SeaWorld, travel insurance can protect against possible financial losses if you are forced to cancel, delay or interrupt your vacation," Oxendine said.

Travel insurance can protect against the loss of non-refundable travel costs, such as airfare and hotel expenses. Other types of travel insurance offer protection against losses due to medical emergencies, damage to personal property, and even death.

Major types of travel insurance include:

- Trip Cancellation - Reimburses you for pre-paid travel expenses if you are unable to take your trip because you or a family member becomes ill or dies. A "cancel for any reason" policy will cover you if, for example, you come down with H1N1 Swine Flu.
- Travel Delay - Reimburses you for pre-paid expenses if you are unable to take your trip because of a travel delay, such as a flight delay or cancellation.
- Trip Interruption - Reimburses you for pre-paid expenses if your trip is cut short because you or a family member, become ill or die, or because of any other misfortune listed in your policy. Covered reasons might include bad weather, airline strikes, terrorism, bankruptcy, jury duty, or fire or flood damage to your home.
- Medical or Health - Reimburses you for medical and emergency dental expenses that you have because of an illness or injury while you're traveling.

With the spread of the H1N1 flu virus, checking your health insurance before you travel is a good idea too. If you don't purchase additional medical or health coverage for traveling, here are some points to consider:

- Know which doctors and hospitals are in your network. Find out if there are any doctors or medical facilities in-network where you will be visiting.
- Make note of your co-payments. Know how much a doctor's office visit will cost. Do your co-payments go up if you go out-of-network?
- Which pharmacies area covered by your policy? Will there be any nearby while you're on vacation?
- Take your health insurance I.D. card with you.
- Make sure you take contact details for your health insurance company with you.

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