



NEWS RELEASE

RALPH T. HUDGENS
COMMISSIONER OF INSURANCE
SAFETY FIRE COMMISSIONER
INDUSTRIAL LOAN COMMISSIONER

Seventh Floor, West Tower
2 Martin Luther King Jr. Dr.
Atlanta, Georgia 30334
www.oci.ga.gov

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Contact: Glenn Allen
404-463-0729
gallen@oci.ga.gov
Twitter: @GA_DOI

CONSIDER TRAVEL INSURANCE TO PROTECT YOUR VACATION

Atlanta – With the Labor Day Weekend approaching, Insurance Commissioner Ralph Hudgens urges Georgians to consider travel insurance to protect against possible vacation losses.

"Whether your family is headed to the mountains, beach or on a cruise, travel insurance can protect against possible financial losses if you are forced to cancel, delay or interrupt your vacation," Hudgens 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.
- **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.

Travel insurance may not be appropriate for all trips and you may have some coverage from policies you already have – such as a life, health or homeowners' policy. Read your policy or speak with your insurance agent to find out more about what personal property and medical coverage you may already have that could provide protection while you're traveling.

For more information on Travel Insurance, contact Commissioner Hudgens' Consumer Services Division at 800-656-2298 or online at www.oci.ga.gov.