



The Essential Guide to Travel Insurance for Winter Travel

Published May 08, 2015

Remember the great polar vortex of 2014? More than 20,000 flights were canceled and travelers' plans were derailed during the record-breaking cold snap.¹ That's why if you're traveling during the winter holidays or you're planning a ski trip, travel insurance is a must.

Winter travel insurance from Allianz Global Assistance can protect you in two important ways. One, travel insurance can reimburse you for travel costs if your travel is delayed, changed, interrupted or canceled for a covered reason, such as severe weather*. And two, travel insurance can provide emergency medical and dental benefits, as well as emergency medical transportation benefits, in case you're injured in a covered accident.

But insurance doesn't cover everything. Here what you need to know about travel insurance coverage for winter travel.

1. Don't Wait Too Long to Purchase Winter Travel Insurance

Travel insurance from Allianz Global Assistance includes severe weather as a covered reason for trip cancellations, trip interruptions or trip delays*. However, you can't wait to purchase travel insurance until a mega-storm is on the horizon.

Like any other kind of insurance, travel insurance is meant to offer protection against **sudden** and **unforeseen** situations and events. When a winter storm has reached the point where it becomes a named storm, it become a "foreseeable event," which means the potential for it to impact your travel plans becomes known. Insurance purchased after a storm is named won't provide coverage for claims related to that known event.

2. Don't Abandon Your Travel Plans After a Delay

A winter storm cancels your flight to Miami, where you were planning to depart for a six-day Caribbean cruise. The airline tells you it won't be able to get you to Miami until after the ship has sailed, so you decide you'll just stay home and skip the cruise.

Don't do it! It's the traveler's responsibility to try to resume his or her scheduled trip. Another airline may have been able to get you to San Juan, Puerto Rico, in time to catch the ship at its next port

stop. In order to make a trip cancellation claim, you must have lost more than 50 percent of your scheduled trip length due to a covered travel delay — **and** you must have made a good-faith effort to continue your travels.

In short, don't just give up on your entire trip if you experience a flight delay related to winter weather, no matter how frustrated you feel. A good rule of thumb is to ask yourself, "What would I do if I *didn't* have travel insurance?" If you knew you'd lose your \$5,000 investment in a cruise, and you weren't insured, you'd try your hardest to catch up with the ship. The travel experts on Allianz's 24-hour assistance hotline can help you make alternate travel arrangements.

3. Don't Cut it Too Close

You thought 30 minutes was plenty of time to get to the airport on a snowy Sunday morning, but oops — you were wrong. Your travel insurance change-fee coverage will cover your rescheduled travel plans, right?

Not necessarily. Even when there's no polar vortex on the horizon, reasonable travelers understand that winter travel often includes delays. If you're faced with a situation where bad weather is imminent or already taking place, you need to add extra time into your itinerary to ensure you're able to travel as planned. To have your change-fee coverage claim approved if you were delayed by winter weather, you must show that you allowed enough time in your itinerary to reach your flight on time. In other words, you can't make a claim because of your own poor planning.

4. Do Your Best to Avoid Winter Travel Delays at the Airport

If you're flying into either one of Chicago's airports in the winter, bring a long, long book to read. Chicago O'Hare International and Chicago Midway International are the nation's worst airports for winter delays, according to a comparison by Inc. magazine. Other airports known for winter travel delays: Newark Liberty, Denver, San Francisco and New York City's JFK. The best airports for winter travel include Sea-Tac in Seattle, Portland and Charlotte. Experts advise flying non-stop if possible. Remember that travel insurance with trip delay coverage will reimburse you for meals, accommodations and lost prepaid expenses if your trip's delayed for six or more hours. So you don't have to spend the night curled up on the airport floor or filming your own Celine Dion airport music video, like this guy did.

5. Do Play it Safe on the Slopes

Blizzards are bad news for air travel, but exhilarating for skiers and snowboarders. Ski travel insurance with emergency medical and dental benefits and emergency medical transportation benefits is absolutely crucial for anyone planning to participate in winter sports activities. But if you're planning to try backcountry skiing from a helicopter at Kicking Horse in British Columbia, or running the triple-black-diamond Black Hole trail at Smugglers' Notch in Vermont, know this: Allianz Global Assistance travel insurance does **not** cover losses related to extreme skiing, heli-skiing or skiing outside marked trails.

**Terms, conditions, and exclusions apply. Insurance benefits are underwritten by either BCS, Jefferson Insurance Company or Nationwide Mutual Insurance Company and Affiliated Companies, depending on insured's state of residence and plan type. AGA Service Company is the licensed producer and administrator of these plans. Plans may not be available to residents of all states.*