

# Tips For Dealing With a Trip Interruption

May 08, 2015

Virtually any frequent traveler has a story to tell about a trip cut short unexpectedly, whether by a hurricane, a broken ankle or even a hijacking. Here are some travel tips to help you deal with a *trip interruption* and salvage your vacation.



## Expect the unexpected

The best way to avoid a trip interruption is to anticipate things that could go wrong and build in some wiggle room. If you're going on a cruise, for instance, consider flying to your port of departure a day early and be sure to insure that additional day! Pack your cruise documents and other essential items in your carry-on, so that if your luggage is lost, you can still board the ship.

## Make sure you have trip interruption insurance

No matter how carefully you plan, you never know if your trip will be cut short by circumstances beyond your control. Travel insurance with trip interruption coverage can protect you from taking a big financial hit if your travel plans go awry. Trip interruption insurance is especially important for cruises and tours, in which you're paying a lot of money up front that probably won't be refunded if you have to go home early.

## Do your best to continue your trip

It's tough to start off a journey on the wrong foot: with a cancelled flight, a missed connection or other mishap. Don't get discouraged. If possible, try to resume your planned itinerary. Even if you miss embarkation for your cruise ship, you may be able to catch up with the ship at its next port of call. Remember to contact our Assistance Department to assist you in searching out an alternative itinerary!

Trip interruption insurance\* from Allianz Global Assistance can cover reasonable additional transportation expenses for getting to your final destination or a place where you can continue your trip, or your original destination another way, if your travel is delayed for 24 hours or more at the start of your trip for a covered reason. It can also reimburse you for any lost days on your trip if your travel plans are interrupted for a covered reason. If you need help figuring out how to continue your journey, Allianz Global Assistance's 24-hour hotline specialists may be able to assist you.

## Don't expect too much help from the airline

If your trip interruption is caused by a cancelled flight, don't expect the airline to put you up at a four-star hotel or any hotel at all. For domestic flights, airlines aren't required to compensate you for a cancelled flight, although they must try to get you on the next available flight. Each airline has its own policies regarding flight cancellations. Some will pay for your hotel, meals and ground transportation if you have to wait overnight for your flight; others won't give you a thing. Trip interruption insurance, on the other hand, can reimburse you for certain out-of-pocket expenses if your trip is interrupted after you've left for a covered reason.

## Remember that it may take longer to get home than expected

A trip interruption usually means your planned vacation is cut short and you find yourself returning home early. But this isn't always the case. If, for instance, your traveling companion is hospitalized while you're traveling, you may find yourself staying in an unfamiliar city for days while you wait for him or her to recover. Allianz Travel Insurance's trip interruption coverage includes extra accommodation and transportation expenses because a traveling companion is hospitalized for a covered reason, up to a set limit.

*\*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.*