WHAT IS TRAVEL INSURANCE ALL ABOUT?

Ready to dig into the ultimate travel insurance guide? We’ve done our research to provide in-depth answers to all your travel insurance questions starting with:

CHAPTER 1
What is travel insurance?

... or select a different chapter to begin!
A trip is a sizable investment, so it should be insured, just like a car or a new boat. You probably know all about home and car insurance, but what is travel insurance – and how can it help you?

WHAT IS TRAVEL INSURANCE (ALSO CALLED TRIP INSURANCE)?

Travel insurance is coverage that's usually effective from the time you purchase your policy until you return home – designed to protect you, your things, and your experiences when you travel. Components of travel insurance include emergency medical insurance, coverage for trip cancellation, trip interruption, delays, medical evacuation, and lost, damaged, or stolen luggage, and emergency travel assistance.
WHAT’S THE PURPOSE OF TRAVEL INSURANCE?

Travel insurance is there to protect you if travel emergencies strike, but also to reimburse you for money you’ve already spent on your trip – on plane tickets, hotel rooms, tours, luggage, and personal items – if you have to cancel before it’s even time to leave.

If you think you won’t have travel issues when you travel, consider that:

More than 22 million bags are mishandled annually[1]
More than 300,000 flights annually are cancelled[2]
More than 6,000,000 flights are delayed[2]


HOW DOES TRAVEL INSURANCE WORK?

Every traveler won’t choose the same kind of insurance. In general, the best travel insurance for you is going to depend upon a few variables:
Flight Insurance
Plans like AirCare®, that just cover your flights.

Basic plans
Inexpensive trip policies that cover trip interruption and cancellation, medical emergencies, and luggage, but may not pay out as much as higher-priced plans.

Comprehensive plans
Mid-priced plans that can offer standard limits for trip interruption/cancellation, medical evacuation, and medical expenses; coverage for pre-existing conditions; and coverage for things like missed connections not covered in basic plans.

Luxury plans
More expensive plans that offer higher limits of coverage for medical expenses and medical evacuation.

Specialty plans
Medical-only, evacuation-only, or adventure plans, often with higher limits than might be found in comprehensive or luxury plans. Many times these plans are bought in cases of obvious need – for instance, an adventurous traveler venturing deep into the Amazonian bush who decides she needs a standalone medical-evacuation in the event she needs to be air-lifted out.
When you match up the variables with the types of travel insurance, you get this:

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<th>+ Where You’re Going</th>
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<td>Domestic destinations</td>
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<th>+ How You’re Getting There</th>
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<td>One or two flights, road trips</td>
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= The Best Plan For You

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Note that this is a highly simplified guide, and if you’re serious about travel insurance you need to look at the advantages of individual travel insurance plans in much more detail.

To get into coverage specifics, visit:

Chapter 2: “What does travel insurance cover?”
WHAT IS TRAVEL INSURANCE GOOD FOR?
JUST ASK OUR CUSTOMERS.

The main thing travel insurance is good for? Peace of mind – both during and after a trip. Here’s a true story of how travel insurance works and can help a traveler in need.

⭐⭐⭐⭐⭐

“Got Berkshire Hathaway Travel Protection for our 5th anniversary trip to Japan. The idea here is to always purchase such insurance but hope to never use it. So it helped that the prices offered to us were very competitive. The agent on the phone was very friendly and efficient and the whole call took less than 15 minutes.

Sadly, my wife sustained a medical emergency during the trip and we ended up having to visit the ER in Tokyo. When we came back, processing the claim with Berkshire Hathaway was one of the most painless experiences I have experienced. The agents in question were very helpful and the whole thing was completed inside of 2 weeks. I will definitely purchase any future travel protection plans from them.”

– Mahesh N.

For coverage and quote information, see our travel insurance plans or get a quote now.

GET A BHTP QUOTE!
CHAPTER 2
What does travel insurance cover?

You have a big trip coming up, and you’ve heard that travel insurance can help protect that trip.

It can – but there’s still one big question you need answered: What does travel insurance (or trip insurance or travel protection) cover?

We can answer that.

WHAT DOES TRAVEL INSURANCE COVER?

Most travel insurance plans cover medical emergencies, trip cancellation, trip interruption, delays, medical evacuation, and lost, damaged, or stolen luggage.

Depending on what plan you buy and when you buy it, travel insurance can also cover rental-car damage, pre-existing conditions, and trip cancellation for any reason.

Let’s break that down and look at how travel insurance can cover the three big things you worry about when you travel: you, your experiences, and your stuff (including where you stay on your trip).
PROTECTING YOU

How does trip insurance cover the health of you and your family? If you’re stranded and are having a medical emergency, travel insurance can help pay the cost of your evacuation to a hospital.

But most importantly, there’s the emergency medical coverage (or travel medical insurance) offered by many travel insurance plans.

What does travel health insurance cover?

Most travel insurance will pay doctor and hospital expenses up to the benefit limit when you face a medical emergency when traveling.

However – and this is important – you need to pay close attention to whether your travel medical insurance is primary or secondary, and how it covers pre-existing conditions.
Travel Health Insurance: Primary Vs. Secondary

Sometimes travel medical insurance pays secondary. That means all the travel medical bills first go to your health plan for payment. They'll apply deductibles, copays and maximums and pay what is covered by your health insurance plan; then your travel insurance will pay what's left, up to the benefit limit.

However, if your travel health insurance is primary, it will be the first policy to pay your travel emergency medical bills.

For those on Medicare it is important to know your Medicare coverage does not cover you outside the United States. Purchasing a travel protection plan (whether primary or secondary) is a good idea.

Pre-Existing Conditions

Many travel health plans have rules around how they’ll cover pre-existing conditions, starting with how they define “pre-existing.”

Often plans have a “look-back” period, meaning the plan will look back at your medical history to see if a condition appeared during a period that could range from 90 days to one year, depending on the policy.
Travel Health Insurance: Primary Vs. Secondary

Many plans may cover pre-existing conditions, but only if you buy your plan within 15 days of when you made your first deposit on your trip.

Because different plans define and cover pre-existing conditions differently, it’s important to understand *before you buy* how your plan defines this term.

PROTECTING YOUR STUFF

Travel insurance has lots of ways to protect these important items on your trip. If your luggage is lost or stolen, you aren’t stuck wearing the same clothes and without toiletries for days on days while you’re trying to relax on vacation. Travel insurance can help pay for replacement items when your luggage is lost or stolen.

And did you know?

...Most travel insurance baggage claims aren’t paid until you file your claim with an itemized list of lost travel items accompanied by the original receipts? Certain plans, such as Berkshire Hathaway’s ExactCare® Extra® can even reimburse you for lost or delayed luggage while you’re still traveling – and no itemized list or receipts are required.

Travel insurance may even pay for a return flight home if a fire or disaster destroys your house or apartment while you’re on vacation, and you must immediately return back home.
PROTECTING YOUR EXPERIENCES

Travel insurance can help protect your experiences by reimbursing you for unused prepaid expenses if covered circumstances force you to cancel or interrupt your trip earlier than planned.

This means you can travel again sooner, with less waiting to refill your bank account.

Trip Cancellation

Trip-cancellation coverage will help pay you back for money you’ve already spent on your vacation if you have to cancel your trip for covered reasons ranging from a family member getting sick or hospitalized to you being summoned for jury duty.

Trip Interruption

Trip interruption will help do the same, if you’re already traveling and have to cut your trip short. Many trip-interruption benefits also help you pay the difference for a higher-priced, last-minute flight home.

Other Benefits

Some plans have benefits for when your flight is cancelled and you have to spend the night in a hotel, if a travel delay messes with subsequent connections and scheduled tours, or if your tour operator goes bankrupt.
Also, the ExactCare Extra® plan from Berkshire Hathaway Travel Protection adds flight-protection benefits to the traditional travel insurance package.

What does this flight insurance cover? Flight departure delays, missed connections, and tarmac delays – and many of these claims can be filed and processed automatically and paid quickly into an account you specify.

Travel Assistance

Most travel insurance plans also offer travel assistance with their policies.

24/7 ASSISTANCE FOR TRAVEL EMERGENCIES

Travel assistance isn’t insurance; instead, it’s a 24/7 hotline for emergencies – if you’re stranded, lose travel documents, have a medical emergency, or have to interrupt your trip.

In travel emergencies, it’s important to have a team working for you. When you buy travel insurance, you can add travel assistance to your list of resources.
WHAT DOES TRAVEL INSURANCE NOT COVER?

Travel insurance doesn’t cover everything you might do or experience when you travel.

Uncovered things – or exclusions – can include:

- Extreme sports where the chance of death or injury is high
- Things you do while under the influence of controlled substances
- Fear of traveling to countries, such as those listed on the State Department’s Do Not Travel list
- Learning to fly a plane
- Playing professional sports
- Pregnancy
- Medical travel
- And many more

The exclusions list can differ from policy to policy, so it’s always good to read your policy before you buy.

GET A QUOTE!

Now that you know all the things travel insurance covers, you’re probably wondering how to buy travel insurance for your next trip.

That’s easy – get a quote right now.
There’s no pat answer to the question, “How much is travel insurance?” However, it’s easy to understand the factors that go into the premium you pay.

**HOW MUCH DOES TRAVEL INSURANCE COST?**

Travel insurance typically costs 5 to 10 percent of your total trip cost, though that amount can be influenced by several factors, including:

+ Your age
+ How much you’re spending on your trip
+ The amount of coverage you’re choosing
+ The number of people covered under your policy

5 - 10% of total trip cost
And some plans may even factor into the price:

+ Where you are going

+ How many days you are traveling

**YOUR PRICE DEPENDS ON THE ELEMENT OF RISK**

When figuring out how much travel insurance costs, remember the price you pay depends in large part on how large of a trip investment you are making – your trip cost!

Age, trip cost, plan type, number of travelers, and for some plans destination and trip length: all these factors can help determine risk, and often determine the cost of your policy.

**Age**

In general, the older you are the higher price you should expect to pay for travel insurance.

Why? Because the number one factor in determining travel insurance pricing is trip cancellation coverage – and it’s just a reality that the older you are, the more likely you may be forced to cancel your trip.
It’s not a sliding scale, where a 37-year-old pays a little bit more than a 36-and-a-half-year-old. Instead, there are age bands based on where the insurance company sees shifts in claim volume and/or claim amount.

Not every company has the same number of age bands, or defines them the same way. Make sure you compare plans and are comfortable not only about what you are paying, but what you are getting.

Trip Cost

This one’s simple. Expensive trips cost more to insure than less expensive trips.

However, trip cost is based on what you state are the prepaid, nonrefundable trip expenses you need to insure. So an all-totaled expensive trip without a lot of prepaid expenses might actually have a lower trip cost listed to insure, thus a lower policy cost.

Trip cancellation makes up a big part of most companies’ claims. A trip where the upfront cost is extremely high means the company would have to reimburse more if that trip were cancelled.

So it makes sense to charge more to cover that trip.
Plan Type

Basic plans are cheaper than luxury plans because they cover less. For example they often provide lower medical, medical evacuation and baggage limits.

However, the price difference between a less expensive plan and a more expensive plan may not be as great as the difference in coverage between the two plans. So compare a couple plans for your vacation protection.

Even if you don’t think you need more coverage, often it makes sense to get a quote on a basic plan and a more expensive plan, just to see how much more coverage the more expensive plan provides for the price.

You might be surprised at how affordable additional trip protection can be.

Optional Coverage

Often during the travel insurance quote process you’re given the option to buy additional coverage, or add-on coverage, and you’ll be shown the cost of those optional coverages.
These coverages can give you a lot of extra peace of mind – in the form of a higher medical limit, or increased evacuation coverage – for a small amount of additional premium.

For instance, with BHTP:

- Car rental collision coverage, in the states where it’s available, often costs around $10 a day
- Upgrading the benefit for emergency medical expenses also costs around $10, in most cases
- Additional medical-evacuation coverage can be purchased for $1 or less
- Additional accidental death and dismemberment coverage, when it’s offered as an option, is often only around $10 for each additional $100,000 of coverage

Not only do optional coverages provide extra protection at a reasonable cost, they let you truly customize your plan to meet your travel needs.

Number of Travelers

A single travel insurance policy can cover multiple family members on the same trip. However, each traveler has their own premium. Families traveling with children can also benefit from a family plan like ExactCare® where there is family-friendly pricing of 2 children for every 1 insured adult.
Destination

Some travel insurance plans factor destination into travel insurance pricing because some places are safer than others. However, a travel insurance company doesn’t always look only at crime statistics when evaluating the rate impact of a destination.

Many times an insurance company is concerned with the costs associated with travel to a destination, not its relative safety.

Consider two hypothetical countries: One is largely urban but has a higher crime rate than the other country, which is mostly inaccessible jungle.

Which is a better risk, from an insurance company’s standpoint?

Actually, the urban country may be a better risk, since people who travel there tend to be prudent and not head toward the dangerous areas.

The people who visit the rural country may be looking for jungle adventures that can lead to very expensive medical and evacuation claims should something go wrong.
Trip Length

When you look at how much travel insurance costs for one week versus how much it costs for a month, there’s a big difference.

The longer the trip, the greater the chance something might happen – right?

Right. And that’s just part of it.

Longer trips tend to be more expensive trips taken by older travelers to more exotic destinations, often with many people covered under one policy. You can see how these factors add up.

THE VALUE MORE THAN JUSTIFIES THE COST

Regardless of how much a trip insurance plan costs, its value to you will be determined when you need it.

When a travel emergency strikes and travel insurance helps pay your medical bills, evacuate you, or deal with the myriad of hassles involved with interrupting a trip and getting you back home, it can more than justify its cost.

If that makes sense and you’d like a quote from Berkshire Hathaway Travel Protection, we’ve made that easy.

GET A BHTP QUOTE!
If you’ve ever wondered, “Should I buy travel insurance?”, look at where you’re going, how you’re getting there, and how much you’re spending on your trip. Let’s take a closer look at who travel insurance is built for – and why it’s built the way it is.

**WHY YOU SHOULD BUY TRAVEL INSURANCE**

You should consider buying travel insurance if:

- You’re worried about something happening at your destination
- You’re afraid something might happen that would make you cancel or interrupt your trip
- You’re not sure what you’d do if you had a medical emergency while you were traveling
- You want to protect your belongings from loss, damage, or theft
- You want travel help ready and waiting in a travel emergency
TRAVEL INSURANCE HAS SOMETHING FOR EVERYONE.

Travel insurance has something to help nearly every sort of traveler on nearly every sort of trip.

Still, you might decide not to get travel insurance for a particular trip – and that’s okay. However, before you make that decision you need to consider:

+ The type of traveler you are
+ What you’re spending
+ Where you’re going
+ Any extenuating circumstances
+ How you’re getting there

Let’s take a closer look at each of those areas.
YOUR TRAVELER TYPE

It's not just being an older traveler versus a younger one, male versus female, or a wandering nomad versus a tour-bus type. There are multiple traveler types, and some types need insurance more than others.

Older Travelers

No matter how healthy you are, older travelers are more susceptible to medical emergencies than younger travelers. In addition, older travelers tend to take longer, more involved, more expensive trips.

However, even for short trips or trips with low upfront trip costs – like a road trip – travel insurance can be valuable for older travelers for its ability to help pay for emergency medical expenses.

And here’s one more great thing about travel insurance for older travelers: Its emergency travel assistance can help deal with issues that crop up along the way.

So in case you missed all that, if you’re an older traveler, here’s why you need travel insurance:

- You’re more susceptible to unexpected medical issues
- You tend to take longer trips
- You invest more in your travel experiences, because you’ve earned it!
- Travel assistance provides help along the way
Solo Travelers

If you’re a solo traveler, you need backup – and travel insurance can provide the backup you need:

✔️ If you have a medical emergency
✔️ If you require evacuation
✔️ If you need emergency travel assistance – even if you can’t use a phone
✔️ Medical coverage that protects you when you travel is a must-have if you’re traveling solo

For solo travelers who like to wander off the beaten path, the emergency medical evacuation coverage in most travel plans is an important lifeline.

And finally, the travel assistance that comes with most plans is the perfect support system for many solo travelers.

Some insurers support multi-channel assistance requests, so even if you can’t call in you can still get help via email or social media.
Family Travelers

With family travelers’ complex lives, trip cancellation and interruption become even more important components of a travel insurance plan.

Trip cancellation and interruption can protect a family vacation in case the unexpected happens, like a child becomes sick or a parent loses their job.

And if you’re thinking travel insurance is only for international trips, it can also reimburse you for prepaid, nonrefundable expenses like:

- Hotel reservations
- Theme-park tickets
- Aquarium admissions
- Boat tours

WHERE YOU’RE GOING

There’s an old rule of thumb: The longer it takes to get to a destination, the more that trip needs travel insurance.

It’s true that trips to far-flung destinations need to be insured – but trips close to home can benefit from travel insurance, too.
Going Far, Far Away

If you have to interrupt your trip a long way from home, it can be a challenge arranging things to get you back home – and a real hit to the wallet paying for those changed arrangements.

Travel insurance can help on both counts. Many plans will help you pay for a return flight home, in addition to reimbursing you for remaining prepaid trip expenses that you won’t be there to enjoy.

The travel assistance included with many plans can also help you arrange your return home, so you’re not left to figure out all the changes on your own.

Sticking Close To Home

If you have a medical emergency, for instance, it really doesn’t matter if you’re in Poland or Poughkeepsie. You need help fast, and you need bills paid. Travel insurance can help with that.

And think of once-in-a-lifetime trips like a destination wedding or honeymoon. Those trips need the comprehensive protection of travel insurance, in case a fire destroys that secluded mountain getaway or a freak April blizzard grounds all the flights – for you and your guests!
HOW YOU’RE GETTING THERE

Travel insurance is especially important for trips that involve transportation on a “common carrier” – a scheduled flight, cruise, bus, or train.

If something throws your scheduled transportation off its schedule, your schedule could be thrown for a loop.

How Travel Insurance Can Help

Travel insurance can help reimburse you for activities you miss because of a common-carrier delay, and travel assistance can help you rebook and reschedule.

If you’re flying, our ExactCare Extra® plan has a special suite of benefits just for flights.

On the other hand, if you’re taking a road trip ...

- Trip cancellation and interruption can help pay back money you paid up-front for activities or accommodations.

- Optional rental-car collision coverage can help protect your main auto policy if you have a fender-bender in Fort Lauderdale or get T-boned in Tonopah.
WHAT YOU’RE SPENDING

The more your trip costs, the more you usually need travel insurance. Some smaller getaways might not require travel insurance, while many big-ticket trips carry the potential for significant financial losses.

For example, maybe you can get away with not insuring a barbeque-shack dinner, a $100 hotel room, and a $99 flight from St. Louis to Louisville. But can you afford to cover the entire cost of a $30,000 Antarctic cruise if you get sick and have to cancel your trip?

ANY EXTENUATING CIRCUMSTANCES?

Sure. Anything unexpected that might happen when you travel could be considered an extenuating circumstance. For example:

✓ You’re bringing a special wedding present in your luggage and want it covered in case it gets lost or stolen. The luggage benefit in a travel insurance plan can help protect it.
✓ You’re worried about potential disruptions from terrorism, and you want to be covered if there’s some sort of qualifying event when you reach your destination. Many plans may let you interrupt your trip and return home in that situation.

✓ Your tour operator goes out of business without notice or warning. Many plans have coverage for just such an occurrence.

✓ You just feel better when your trip is insured. That’s absolutely legit, and a great reason to buy travel insurance.

To find out if travel insurance is worth it, visit:

Chapter 5: “Is travel insurance worth it?”

FIND OUT HOW MUCH PROTECTION COSTS

To find out how much it costs to avoid these issues, take a few minutes and get a quote. It’s easy, and there’s absolutely no obligation.

GET A BHTP QUOTE!
One thing you learn quickly when you travel: Costs can add up. And if you’re cutting corners and trying not to overspend, you might be wondering if travel insurance is worth it.

Good news: Travel insurance really is worth it, in terms of what you pay and what you could receive.

**TRAVEL INSURANCE...**

*IS OFTEN WORTH THE INVESTMENT FOR ITS POTENTIAL TO HELP REIMBURSE YOU FOR HUNDREDS OF THOUSANDS OF DOLLARS OF COVERED TRAVEL-RELATED EXPENSES*

**IS TRAVEL INSURANCE WORTH IT?**

Though you may pay 5 to 10 percent of your trip cost for travel insurance, travel insurance is often worth the investment for its potential to help reimburse you for hundreds of thousands of
dollars of covered travel-related expenses like emergency evacuation, medical bills, and costs related to trip cancellation and interruption.

Also, trip insurance is recommended for travelers by the U.S. State Department, further underlining its worth. (Source: travel.state.gov)

BAD THINGS CAN HAPPEN WHEN YOU TRAVEL ...

Obviously, if nothing happened to people when they travel there’d be no need for travel insurance.

However, travel mishaps are surprisingly common. For instance, each year:

✔ More than 22 million bags are mishandled (Source: SITA)
✔ More than 200 flights originating in the U.S. experience significant tarmac delays (Source: DOT)
✔ More than 300,000 flights are cancelled (Source: FlightStats)
✔ More than 6,000,000 flights are delayed (Source: FlightStats)

And this doesn’t include the thousands of medical emergencies, evacuations, trip cancellations, and trip interruptions that befall travelers every year.
... And Unexpected Travel Expenses Can Be Verrrry Costly

Fixing travel troubles can be very hard – and very expensive. Let’s look at the potential costs, and how travel insurance can help.

1. MEDICAL EMERGENCIES

Potential costs: Hundreds of thousands of dollars

Not all medical plans will cover you when you travel overseas. Medicare won’t.

If you have a medical emergency when you’re traveling, you could be faced with thousands of dollars of bills that you have to pay on the spot.

WHAT TRAVEL INSURANCE CAN DO:

Travel insurance can help pay hospital and doctor bills if you get sick or injured when you’re on the road.

What’s more, Berkshire Hathaway Travel Protection has experts at dealing with overseas medical emergencies. They know how things work and who needs to be paid when.

They literally speak the language.
2. MEDICAL EVACUATION

Potential costs: Well over $100,000 or more in emergency evacuation and transport to a medical facility (Source: travel.state.gov)

If you have an accident or become seriously ill, a simple medical evacuation from a close, relatively accessible destination like Canada can cost $20,000 or more.

A complex evacuation from a more remote destination or off a cruise ship could break your retirement account or drain your home-equity line of credit – and medevac firms typically won't arrange transport without upfront payment. That's where your travel insurance plan kicks in.

WHAT TRAVEL INSURANCE CAN DO:

Travel insurance can pay much of the cost of an emergency medical evacuation including the upfront costs usually required by the evacuation companies.

In addition, it can also help arrange transport – not only for the patient, but also for a traveling companion. And because travel insurance companies do this sort of thing all the time, they're very good at it.

That's why the U.S. State Department explicitly states, “You should strongly consider purchasing evacuation insurance.” (Source: travel.state.gov)
3. TRIP CANCELLATION

Potential costs: Full cost of trip

That feeling of elation after you've booked your dream vacation can quickly fade when an unexpected emergency forces you to cancel your trip.

A child’s illness, parent’s surgery, or a work emergency is traumatic enough without the prospect of losing everything you’d paid up-front for your vacation.

WHAT TRAVEL INSURANCE CAN DO:

Travel insurance can reimburse you for any nonrefundable trip costs you’ve already paid if you have to cancel your trip for a covered reason.

This lets you reschedule your dream vacation instead of watching it fly out the window ... along with all the money you’d paid in advance.
4. TRIP INTERRUPTION

Potential costs: The remaining costs of your trip plus return airfare and lodging

Having to interrupt your trip and return home can be a complex, painful, and expensive process.

And as the State Department notes, “Trip interruption or cancellation, flight delays, lost or stolen luggage, and other unexpected travel costs can add up.” (Source: travel.state.gov)

WHAT TRAVEL INSURANCE CAN DO:

Travel insurance can help reimburse you for any unused, nonrefundable trip costs you’ve already paid for.

In addition, the policy may even pay for a return flight home.

So for instance, if you were on a trip to England that ended three days from now, and an emergency back home forced you to leave immediately ...

- Travel insurance could pay you back for that Thames cruise you never got to take
- And, depending on the policy, it could also help you pay for the new, last-minute flight to get back home now costing you $2000
5. LOST LUGGAGE
Potential costs: Replacement clothes, toiletries, and new luggage

Arriving at a destination without your luggage is an awful way to start a vacation.

WHAT TRAVEL INSURANCE CAN DO:
Travel insurance can give you the nice, warm feeling that everything is going to be okay by helping you buy needed clothing, shoes, and toiletries.

With travel insurance lending a helping hand, you can enjoy your first day of your vacation ... even without your luggage.

6. FLIGHT DELAY
Potential costs: Time, rebooking fees, lodging, and meals

Just a simple flight delay can ring up expenses like food and lodging, a change of clothes, and even something as basic as a toothbrush.

WHAT TRAVEL INSURANCE CAN DO:
Travel insurance can help reimburse you for these extra expenses – including rebooking fees, meals, accommodations, and yes, a toothbrush – keeping your travel budget intact.
7. TRAVEL-SUPPLIER BANKRUPTCY

Potential costs: Full cost of trip

When times get tough, travel companies can file for bankruptcy without notice, leaving travelers scrambling to replace the tour or scuba trip they’d already paid for.

WHAT TRAVEL INSURANCE CAN DO:

Travel insurance can reimburse you for prepaid trip costs if a tour operator’s bankruptcy leaves you high and dry.

Travel assistance can also help you line up alternative activities and make other arrangements.

8. LOST PASSPORT

Potential costs: Time spent not vacationing but sitting around an embassy or consulate

A lost or stolen passport can be a huge hassle when you’re traveling – not to mention the fears of identity theft and the fact that you can’t really go anywhere until you get a replacement.
WHAT TRAVEL INSURANCE CAN DO:

Travel assistance that comes with most travel plans can help connect you with the embassy or consulate, and get you a replacement passport fast.

Nothing beats having a friendly voice on your side who’s been through this before.

9. RENTAL-CAR ISSUES

Potential costs: Out-of-pocket expenses, plus the potential for higher auto-insurance rates down the line

Okay, so you declined the collision-damage waiver when you signed the rental-car agreement, and now you’re stranded by the side of the road after hitting a stone wall... Now what?

WHAT TRAVEL INSURANCE CAN DO:

If you opted for the rental car coverage when you bought your travel insurance policy, you’d be eligible for coverage for damage to the rental vehicle... and your auto-insurance premium won’t be affected.[1]

BUT WHAT IF YOU ALREADY HAVE CREDIT-CARD INSURANCE?

Some people think the “travel protection” they have through their credit card is the same as travel insurance. Not necessarily.

When something goes wrong on a trip, travelers who paid with a credit card can dispute the charges or get some reimbursement for some items they bought with that card … and sometimes that’s it.

Credit cards weren’t designed to protect vacations. The coverage that cards may include is generally not as extensive as a separate travel insurance plan. You should review the policy details to understand what you are being provided and, perhaps more importantly, not provided.

TRAVEL INSURANCE IS WORTH IT …

Travel insurance can pay back prepaid nonrefundable expenses if you can’t go and it’s for a covered reason – such as a family member is hospitalized, your employer lays you off, a cruise line, airline, or tour operator goes out of business, and the travel assistance that usually comes with travel insurance can help with lost passports and other issues.

Unfortunately, many things can happen and as a result, many travel professionals recommend travel insurance for all their customers’ trips, big or small.

CONCLUSION = WORTH IT.
... AND PEACE OF MIND IS PRICELESS. JUST ASK THE PEOPLE WHO'VE BENEFITED FROM TRAVEL INSURANCE:

Berkshire Hathaway Travel Protection customers like to tell how BHTP coverage gives them a feeling of safety and security when they travel.

⭐⭐⭐⭐⭐

“We went to Peru and as had been warned, our flight from Cusco was delayed due to fog. That caused us to miss our return flight from Lima to the States. BH managed our losses financially and were so supportive and friendly. Claims process was online and efficient. We got reimbursed within a week. We have used BH on two other trips since then. We wouldn’t use any other travel insurance firm.”

– Deborah R.

Award-winning travel agent Cat Zuniga sums it up:

“I’ve seen too many scenarios with family members on their deathbed and clients about to depart to the Caribbean, where they’re begging me to get them their money back or reschedule their trip at no additional cost.”

– Cat Zuniga

To get a quote, click the link below.

GET A BHTP QUOTE!
When to buy travel insurance?

If you want to protect your trip but are wondering when’s the best time to buy travel insurance, the easy answer is “right away.” But depending on your travel style and the type of coverage you’re looking for, you can buy travel insurance almost up until the moment your flight takes off.

WHEN SHOULD I BUY TRAVEL INSURANCE?

The best time to buy travel insurance is within 15 days of making the first deposit on your trip, since buying early can often qualify you for bonus coverages. However, many plans let you buy coverage up until the day before you leave. Just make sure you understand what is and isn’t covered if you don’t purchase within that 15-day window of making your initial trip deposit. The 15-day window (or the policy’s specified timeframe) applies to your specific policy.
BUYING WITHIN 15 DAYS OF MAKING YOUR FIRST TRIP DEPOSIT

Buying travel insurance within 15 days of making your first trip deposit sounds arbitrary, but here’s why it’s a smart move.

✔️ **If you don’t buy travel insurance right away, you might forget to buy it completely.** By offering bonus coverages if you buy within the 15-day window, travel insurance companies are ensuring you don’t forget this important piece of your overall trip experience.

✔️ **Buying travel insurance early means you can cross off one more to-do from your travel list.** You have a list, right? And you know how good it feels when you cross off something on your list? This one’s an easy check-off.

✔️ **It’s part of your trip package.** Many times, a travel professional or a travel supplier will offer you travel insurance as part of the package-purchase process. If the plan looks good, it makes sense to buy when it’s right there in front of you.

✔️ **Those bonus coverages.** Depending on your plan, you may qualify for coverages like these at no additional cost:

1. Coverage for pre-existing medical conditions
2. Tour-supplier bankruptcy protection
3. Terrorism occurring in a planned city on your itinerary
4. Emergency medical insurance moved from secondary to primary
5. Additional accidental death and dismemberment coverage

If you’re looking for a good reason to buy travel insurance early, it’s hard to beat additional coverage at no additional cost.
BREAKOUT BOX – WHAT IF YOU FORGET TO BUY
WITHIN THE 15-DAY WINDOW?

Unlike other aspects of your travel experience like airfares or hotel-room rates, the price of travel insurance doesn’t increase the closer you get to your travel date.

There’s no financial penalty if you wait to buy travel insurance (except for those bonus coverages, of course).

So what are good times to buy travel insurance other than in the 15 days after making your initial trip deposit?

Buying 50 Days Before Departure

Fifty days out? That seems like an odd time to buy travel insurance. Here’s why it makes sense:

☑️ Studies have shown 50 days before departure is when you start actively thinking about your travel. You start making lists, double-checking arrangements, and ensuring everything’s in order ... and that means travel insurance.

☑️ Buying travel insurance at this time also takes the “panic” factor out of your purchase. There’ll be lots to think about the last week or two before you leave. Buying 50 days out lets you check off one more big thing, and might even encourage you to check off a few more things.
Buying Two Weeks Before Departure

If you’re going on a big trip, just about the last time you’ll be thinking rationally about your trip is two weeks before you leave. What are advantages to buying two weeks before departure?

☑️ You’re covered, so you’ve got peace of mind.

☑️ You can focus on more pressing matters, like how to fit two week’s worth of clothes into your carry-on.  
(Hint: Roll, don’t fold.)

☑️ You have a clearer view of what the weather and travel situation is like. Be aware that if a named storm is bearing down on your destination you may not be covered for cancellation or interruption if you buy after that storm is named. However, you can still purchase and qualify for the many other coverages in a travel insurance plan - like medical expenses, medical evacuation, lost or stolen baggage.

☑️ You have a better idea of what your personal situation is like. You may be out of luck if you’ve already been called to jury duty or have had a pre-existing condition crop up, but otherwise you should be all set to pull the trigger on travel insurance at any time leading up to the day before you leave.

Regardless of what led to the decision, two weeks out is an excellent time to buy travel insurance if you haven’t yet, because your next option is ...
Buying the Day Before Departure (maybe even the minute before departure)

Procrastination happens. If you don’t buy travel insurance when you make your first deposit, or start thinking about your trip, or when you’re two weeks out, you’re going to wait until the very last minute to buy. Not the ideal time, but here’s why that’s still okay.

LAST CHANCE!

✔ Berkshire Hathaway Travel Protection lets you buy travel insurance up to 11:59 p.m. on the day before you leave. Think about it: You could have a 12:01 a.m. flight and get coverage at 11:59 p.m. the previous evening. That’s amazing.

✔ You booked your travel at the last minute, too. Lots of people jump on a last-minute, spur-of-the-moment bargain fare to some exotic locale. If you’re one of those, it’s nice to know you can cover that impulse trip.

✔ You want to get the best handle on weather and other travel conditions. If you’re a sky-watcher, you might want to wait to the last minute to buy.

✔ It doesn’t cost any more to get covered the minute before you leave than it does the day you book your trip. Compare that to the rest of your travel, where waiting until the last minute can really cost you.

✔ And you’re covered, which is the important thing.
'WHEN' YOU BUY TRAVEL INSURANCE ISN’T AS IMPORTANT AS ‘WHY’

In the end, when you buy travel insurance isn’t nearly as important as why you buy travel insurance. And you buy it for things like:

- Protection for trip cancellation and interruption
- Emergency medical insurance
- Medical evacuation coverage
- Insurance for lost, stolen, damaged or delayed luggage
- Travel delay coverage
- 24/7 worldwide emergency travel assistance

If that’s important to you the day you book your trip, it’s going to be 10 times more important on the day you leave.

So don’t wait. Get a travel insurance quote today.

GET A BHJP QUOTE!
How to buy travel insurance?

Buying travel insurance is simple – just answer a few questions, get a quote, read your policy, decide if the coverage is for you, and buy. And many plans offer a “free-look” period for you to determine if you want to keep the coverage.

BUYING WITHIN TWO WEEKS OF MAKING YOUR FIRST TRIP DEPOSIT

1. Answer a few questions
2. Get a quote
3. Choose your plan
4. Review the coverage and read your policy
5. Buy coverage

If you have second thoughts, many plans let you cancel coverage without obligation for a time after you buy the policy.

Let’s look at the process step-by-step:
STEP 1: ANSWER A FEW QUESTIONS

The price you pay for travel insurance depends on several factors:

- Your age
- The amount of your prepaid, non-refundable trip expenses
- The amount of coverage you’re choosing
- The number of people covered under your policy

When you start the quote process on a travel insurance website the first factors determining the price of your travel insurance will usually be your trip cost and your age.

Then you’ll be asked some details about your trip like, your destination, arrival and departure dates, and the number of people traveling with you.

Answer these questions truthfully; if you don’t and have a claim, it might not be paid.

You’ll also be asked one other thing: the date you put down your initial trip deposit.
Why We Need Your Initial-Trip-Deposit Date

This date often determines whether you get bonus coverages, such as:

- Tour-operator bankruptcy protection
- In some instances, terrorism coverage
- A waiver of the exclusion for pre-existing medical conditions
- Changing medical coverage from primary to secondary

**Usually you need to buy travel insurance within two weeks of your initial trip deposit to qualify for these important coverages.**

Some companies may only ask one or two of these questions before providing a quote, with the caveat that the price may change based on your answers to the other questions. Eventually, though, you'll be asked them all and delivered a final quote.

**STEP 2: GET A QUOTE**

Once you supply this information, you’ll be presented with a travel insurance quote. As we mentioned earlier, the quote may be preliminary, and your final cost may be supplied later, after you answer some additional questions.

Quotes are almost always non-binding, and have an expiration date, so if you don’t like what you’re offered, you’re under no obligation to buy.
STEP 3: CHOOSE A PLAN

Depending on where you are – online at an insurance company’s website, online at an aggregator’s site, or with a travel professional – your quote may show one plan or a dozen plans from which to choose.

Here’s how to navigate through the maze if you’re confronted with a lot of plans and don’t know how to choose:

Ask yourself why you’re buying travel insurance in the first place

Is it for emergency medical coverage more so than trip cancellation or interruption coverage? Choose the plan that provides the best coverage for your concerns or your family needs.

Remember to check if that medical coverage is primary or secondary. Meaning, if secondary, you will be required to have your health insurance cover first, including those on Medicare; travel insurance kicks in as the second wave of coverage. It’s important to note: Medicare does not provide coverage outside the U.S. Pricing also varies for primary versus secondary medical coverage.
Look at reviews, either at the site or elsewhere

Focus on:

- Customer service
- Speed of claim payments
- Product feedback
- Emergency assistance

Check out the financial strength of the travel-insurance company that’s underwriting the plan

All other things being equal, go with the A++-rated company over the A-rated company.

Look at the bonus coverages

If you’re buying coverage within 14 days of making your initial trip deposit, you may qualify for bonus coverages, and you might as well maximize what you get.

Look at the price

Not all companies price the same coverage the same way. If you’re on a site that compares plans from different companies, you may be surprised at the price differences. Understand what you are purchasing and the coverages your plan offers; call if you don’t.
STEP 4: REVIEW YOUR COVERAGE AND READ YOUR PLAN

Once you consider these factors and re-examine your quote, one or two plans may stand out.

If you’re online, you should be able to drill deeper into those plans and look at the policy.

Even if you’re not an insurance expert, reading your policy is a good idea. Here are some things to review:

- COVERED REASONS FOR TRIP CANCELLATION + INTERRUPTION
- PRE-EXISTING MEDICAL CONDITIONS
- EXCLUSIONS
- LUGGAGE LIMITS

Covered reasons for cancellation and interruption

In particular:

**Hurricane and blizzard coverage**

Most plans won’t let you buy once a storm is named. Also, cancellation might not be covered if a storm obliterated your destination six months ago, and your plan may only cover storms that occurred within the last 30 days.
**Terrorism**

Many plans will let you cancel your trip if there's been a recent terrorist event at your location within a recent amount of days from you arriving, but what about fear of terrorism? Fear of travel is typically not covered, unless you consider a plan with Cancel For Any Reason.

**Disease epidemics**

Like fear of terrorism, fear of contracting a disease is not typically a covered reason for cancelling a trip, again, unless you purchase a plan where you add Cancel For Any Reason. Read your policy or call the travel insurance provider to make sure.

**Pre-Existing Conditions**

Read this closely. Pay special attention to the “look-back” provision that states how far back in the past the plan looks to see if your condition was present.

**Exclusions**

What isn’t covered? Among the things to look for on the exclusions list:

**Action and team sports**

Usually this includes but isn’t limited to auto racing, pro sports travel or extreme sports activities while traveling.

**Medical travel**

Travel for the purpose of getting medical care usually isn’t covered.
**Fear of the unknown to cancel**

Most plans don’t cover for fear of travel or just because you want to cancel or change your plans. There has to be a covered reason. Some plans do offer Cancel For Any Reason coverage if you think you may want to just do it.

**Luggage Limits**

Most plans don’t cover for fear of travel or just because you want to cancel or change your plans. There has to be a covered reason. Some plans do offer Cancel For Any Reason coverage if you think you may want to just do it.

**STEP 5: BUY COVERAGE**

If everything looks good, it’s time to buy.

Be sure to check out optional coverages – like increased medical or evacuation limits – before you buy. Sometimes you can’t add these once you’ve bought your plan.

If you buy ExactCare Extra® from BHTP, you’ll be asked for flight information as part of the buying process. This is so your flights can be tracked and you can be paid quickly when flight delays, tarmac delays, and missed connections happen.

Read your insurance documents once you receive them. Make sure everyone you want covered is listed, it is the plan you bought, and make sure everything makes sense. If it doesn’t, now’s the time to call the insurance company and ask questions.
DON’T FORGET THE ‘FREE LOOK’

Many plans allow you a “free look” – essentially a trial period where you can examine your plan and ensure it meets your needs.

If during the free-look period you find something in your plan you don’t like, contact the insurance company (or have your travel professional do it for you).

If you’re not satisfied, you can cancel your plan, and as long as it’s within the free-look period you can get a full refund.

TAKE THE NEXT STEP TO BUY TRAVEL INSURANCE

Travel insurance is one of your easiest travel purchases ... and it’s one of your smartest. As we pointed out, getting a quote is simple, and there’s no obligation.

GET A BHTP QUOTE!
You know you need travel insurance for your upcoming trip. Fortunately, there are many places where you can buy travel insurance – and some places even let you compare plans from different companies to choose the right coverage for you.

WHERE DO I BUY TRAVEL INSURANCE?

Since the term “travel insurance” consists of two pieces – travel and insurance – the places where you buy travel insurance are the places where you buy travel, plus the places where you buy insurance. This means:

- Travel insurance companies
- Insurance aggregators
- Travel professionals
- Insurance agents
- Travel suppliers
- A credit card

WHO OFFERS TRAVEL INSURANCE?

Regulations typically prohibit insurance from being included automatically when you book a cruise or buy an airline ticket; you have to be offered it, and you have to accept the offer.

Or you have to shop for it on your own.
Fortunately, it’s easier than ever to buy travel insurance. Just understand your options and don’t always settle for the first plan you’re offered.

Basically, you can be offered travel insurance through any of six channels:

- Directly from a travel insurance provider
- Online through a travel insurance aggregator
- Through a travel professional
- Insurance agents
- Travel suppliers
- A credit card

**DIRECTLY FROM AN INSURANCE COMPANY**

This is called “buying direct,” because you’re buying directly from an insurance company.

When buying direct you can pick from any number of plans that will meet your specific travel needs. You can purchase online or typically they offer a call center, and most plans are priced the same whether you buy online or over the phone.
So why buy direct?

In the case of Berkshire Hathaway Travel Protection, that’s one of the few ways you can buy.

If you want the revolutionary traditional insurance with flight protection coverage of ExactCare Extra®, there aren’t many places you can find it outside of BHTP.com. Buying direct can mean ...

- **A more streamlined purchase experience.** If you’re bewildered by a lot of choices but want a good-better-best product offering, buying direct is perfect.

- **A portable purchase experience,** since Berkshire Hathaway Travel Protection plans can be bought via a mobile device as well.

- **Great customer service.** Berkshire Hathaway Travel Protection customer-service experts are on hand during business hours (7 a.m. - 7 p.m. Central Time) to answer questions about your policy. They can even match the right coverage to your travel needs. If you have second thoughts, our 15-day “free-look” period lets you cancel coverage without obligation after you buy the policy.

If you like keeping things easy and efficient, buying direct is perfect.
THROUGH A TRAVEL INSURANCE AGGREGATOR

Travel insurance aggregators bring together plans from many different travel insurance companies, so you can compare similar plans and choose one with the right amount of coverage and the best rate.

Aggregators are a popular way to buy travel insurance. Here’s why:

- **Aggregators often offer decision-making tools to simplify the comparison and buying process.**
- **People are used to comparison shopping for other types of insurance ... and other products in general.**
- **Most travel insurance plans contain the same types of coverages, making them very easy to compare using an aggregator.**

Why would you not use an aggregator?

Not all companies and/or their products may be listed. Also, if a product doesn’t fit well into a display grid – like ExactCare Extra® or AirCare® – an aggregator may not offer it.

However, for the best selection and the ability to comparison shop, it's worth the time to check out an aggregator.
THROUGH A TRAVEL PROFESSIONAL

Travel professionals have long been the main channel for selling travel insurance, and they’re still some of the best advocates for travel insurance.

They can tell many stories about how travel insurance saved one of their travelers – or how someone opted not to buy travel insurance, and suffered the consequences.

Many travel professionals have their customers do one of two things in regard to travel insurance:

- ✔️ Purchase the coverage
- ✔️ Sign a waiver stating they were offered travel insurance but declined the offer

Many travel professionals have been in the business a decade or more, so they understand travel insurance and can do a good job explaining it to their customers.

However, most professionals only work with two or three travel insurance companies; if you want a plan that’s offered by a different company, you either have to buy direct or through an aggregator.
Not many insurance agents sell travel insurance, and if they do, they don't usually offer traditional types of travel insurance. Instead, they'll often offer specialized plans, like:

- Emergency evacuation plans
- Travel medical insurance
- Annual travel insurance
- Plans for expats
- Plans for students traveling abroad

If you have a complicated trip that requires a lot of specialized coverage, you may wind up working with an insurance agent. Otherwise, the other channels should work fine.
THROUGH A TRAVEL SUPPLIER

Your tour operator, airline, or cruise line may offer travel insurance as part of your purchase process.

Often these are low cost, low coverage plans. It's important to read them closely and note:

- **What company is underwriting the plan** – actually administering the plan and paying claims? Look for a reputable name that pays claims quickly and accurately.

- **How do they handle emergency assistance requests?** Look for 24/7/365 service.

- **How do they cover trip cancellation and interruption?**

- **How much emergency medical insurance do they offer, and what does it cover?**

- **How much of your trip does the plan cover?** Some airline's travel insurance only covers claims related to their flights, plus a small amount of medical and evacuation coverage.

Buying insurance at the same time you book a flight or cruise online sounds good; make sure the coverage meets your needs.
THROUGH A CREDIT CARD

Travel insurance may be “automatic” when it comes through your credit card.


Often credit cards will extend “automatic” protection to travel expenses purchased through that card. The coverage usually only extends to purchases made on the card, and substantiation is required.

Travel assistance occasionally is offered through credit cards as well.

Credit card travel insurance can be a helpful addition to a travel protection portfolio, but it’s not necessarily a substitute for comprehensive travel insurance for most travelers and common travel scenarios. You should review the policy details to understand what you are being provided and, perhaps more importantly, not provided.

NOW THAT YOU KNOW ... GET A QUOTE

Now that you know where to buy travel insurance, take the next step and get a quote.

As we noted, buying direct is one of the easiest ways to buy travel insurance. Getting a quote is fast, and there’s no obligation. And should you have problems, we’re right here to help. Safe travels!

GET A BHTP QUOTE!
CONCLUSION
Wrapping up the facts

We've pulled together the most important takeaways of travel insurance for you.

1. How does it cover your experiences?

Travel insurance can help protect your experiences by reimbursing you for unused prepaid expenses if covered circumstances force you to cancel or interrupt your trip earlier than planned. This means you can travel again sooner, with less waiting to refill your bank account.

2. What does it not cover?

Travel insurance doesn’t cover everything you might do or experience when you travel. The exclusions list can differ from policy to policy, so it’s always good to read your policy before you buy.

Uncovered things – or exclusions – can include:

- Extreme sports where the chance of death or injury is high
- Learning to fly a plane
- Playing professional sports
3. How much does it cost?

Travel insurance typically costs 5 to 10 percent of your total trip cost, though that amount can be influenced by several factors, including:

- Your age
- How much you’re spending on your trip
- The amount of coverage you’re choosing
- The number of people covered under your policy

And some plans may even factor into the price:

- Where you are going
- How many days you are traveling

Always read your policy before you buy, or discuss your questions and concerns directly with the insurance provider. Travel insurance experts can help you determine what plan is best for your type of trip and your concerns.
Your price depends on the element of risk. When figuring out how much travel insurance costs, remember the price you pay depends in large part on how large of a trip investment you are making – your trip cost!

Age, trip cost, plan type, number of travelers, and for some plans destination and trip length: all these factors can help determine risk, and often determine the cost of your policy.

4. Can you get discounts on it?

Discounts are not permissible in travel insurance. Our products and rates are required to be filed with each state, and travel insurance providers are prohibited from offering discounts off the filed pricing. Any reduction in price must be based on a rate filed with the state department of insurance. Our ExactCare® plan does offer family-friendly pricing, meaning that 2 children are included in the coverage for every covered adult.

5. Why should I buy it?

You should consider buying travel insurance if:

✔ You’re afraid something might happen that would force you to cancel your trip

✔ You’re concerned something may force you to interrupt your trip, return home early forcing you to give up your remaining trip and what you paid for it, and paying change fees to fly home earlier than planned

✔ You’re not sure what you’d do if you had a medical emergency while you were traveling
You want to protect your belongings from loss, damage, or theft
You want travel help ready and waiting in a travel emergency

6. When should I buy it?

The best time to buy travel insurance is within 15 days of making the first deposit on your trip, since buying early can often qualify you for bonus coverages. However, many plans let you buy coverage up until the day before you leave. Just make sure you understand what is and isn’t covered if you don’t purchase within that 15-day window of making your initial trip deposit. The 15-day window (or the policy’s specified timeframe) applies to your specific policy.

7. Why is my initial trip deposit date needed?

This date often determines whether you get bonus coverages, such as:

- Tour-operator bankruptcy protection
- In some instances, terrorism coverage
- A waiver of the exclusion for pre-existing medical conditions
- Changing medical coverage from primary to secondary
Usually you need to buy travel insurance within 15 days of your initial trip deposit to qualify for these important coverages.

**YOU DID IT! THANKS FOR READING ALL ABOUT TRAVEL INSURANCE.**

You’re now officially informed on the in’s and out’s of travel insurance and most importantly how it can affect you.

**ARE YOU READY TO SHOP FOR TRAVEL INSURANCE?**

Getting a quote is quick, easy and no obligation.

**GET A BHTP QUOTE!**

*Berkshire Hathaway Travel Protection*

The product descriptions provided here are only brief summaries. Coverage and benefits will vary depending on product and state of residency. The full coverage terms and details, including limitations and exclusions, are contained in the insurance policy. Travel Insurance is underwritten by Berkshire Hathaway Specialty Insurance Company; NAIC #22276.