WHY YOU SHOULD CHOOSE TRAVEL INSURANCE INSTEAD OF PROTECTION THROUGH YOUR CREDIT CARD?

Every credit card company offers different benefits. However with travel protection, there is simplicity to what coverages are available. Often you may not consider a travel insurance protection plan because you think that your credit card – or homeowners, auto, or health insurance – provides enough travel-related protection. However, it would be wise to contact each company, read the fine print and plan ahead in case of an emergency. Many credit card companies only cover expenses purchased with their card, and the coverage could be lower than coverage available from a respected travel insurance company. Even traditional insurance companies may stop or limit coverage once you leave the United States.

Venue International Professionals, Inc. encourages you to find answers to questions like these when choosing between credit card insurance and travel protection from a reputable travel insurance company:

1. What is the maximum trip cost limit? Is it enough for your trip?
2. Is emergency medical/dental and evacuation covered with no deductible?
3. Is the amount of emergency medical/dental and evacuation coverage enough for your trip?
4. Is trip cancellation and interruption included? What are the covered reasons to cancel or interrupt your trip?
5. Does your credit card insurance extend to your traveling companions? For instance, can children be included at no additional cost when traveling with an insured adult?
6. If you become injured or ill while traveling, can you be transported to the nearest hospital of your choice?
7. Are pre-existing medical conditions covered?
8. If your trip is delayed, can extra expenses like hotel stays, meals and taxi fares be reimbursed?
9. If your luggage is lost or stolen, can you be reimbursed?
10. What if your luggage doesn’t arrive when you do? Can you be reimbursed for essential personal items to help you enjoy my trip?

After finding answers to these questions, if you still do not desire to obtain travel insurance, we will ask that you sign a travel protection waiver form.