

Sent by Marilyn J., Boston MA

Q: My travel agent is always trying to sell me extra insurance before I book a cruise or other vacation trip. I'm sure my company insurance covers everything, so I never buy trip insurance. I've never had any emergencies or other troubles, so why should I shell out an extra \$30 or \$50 that just seems to be overlapping coverage?

A: Congratulations, lucky traveler, on making it this far without troubles. However, we had a situation recently that emphasizes the need for extra coverage. We were due to fly from Tucson to Fort Lauderdale to board a cruise ship. When we got to the airport, we were told our flight was delayed because of heavy fog over Dallas-Fort Worth, for our connecting change of planes.

Although our original plans would have put us in port at least six hours before the ship sailed, all the air delays made us miss the sailing. We had trip insurance, so our entire costs were refunded. Because of the weather delay, the cruise line had no obligation to honor our prepaid reservations, and we would have lost several thousand dollars. We believe the extra insurance fee was well worth the investment.

Before you book your next trip, where we hope your good luck won't run out, we suggest you investigate the possibilities of buying trip insurance. [TravelGuard \(travelguard.com\)](https://travelguard.com) is one of the most reliable travel insurance plan providers. In addition to very reasonable travel insurance coverages,

[TravelGuard'](https://travelguard.com)

s plans include worldwide 24-hour 911 call travel service for emergency medical assistance, unexpected last-minute changes, lost luggage tracking, pre-trip travel advice and considerably more essential services to travelers.